

# SOLO MOTHERS



Survey by the Society for Research on Women in New Zealand (Inc.)  
Christchurch Branch



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Cover design by Barry Cleavin



# SOLO MOTHERS

A Survey conducted by the  
Christchurch Branch of the  
Society for Research on Women in N. Z. Inc.

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## PREFACE

This report is for all those interested in or concerned about the circumstances of solo mothers and their children. It is hoped that it will be of interest to a wide audience: policy makers, social and welfare workers from all agencies - state and private - and general readers who know solo parents as neighbours or relatives.

It makes no claims to be other than a descriptive survey. No generalisations can be made from our sample to all other solo parents. While this may be viewed by some as a limitation of the report, it is hoped that the facts presented, together with the comments of some of the women interviewed, may shed useful light on a particular status group in our society. Because we have presented the facts of our findings with a minimum of speculation, readers may well form theories of their own about the reasons for problems or the ways of resolving them, and our study may provide a springboard for further research.

The survey was undertaken by the Christchurch Branch of the Society for Research on Women in New Zealand Inc. - an independent, voluntary organisation established in 1965, for the purposes of undertaking social research.

Achievements of the Society to date however have been in no small measure due to the services of professional consultants who have voluntarily given so much of their time and expertise to our projects.

In conducting this survey, the Christchurch Branch is grateful to many people for their help and advice. In particular to: Auckland sociologist, Mrs. Kay Hawke, who was appointed consultant-director; Mrs. Hilary Langer, who gave statistical advice and assisted with the sociograms; Mrs. Isobel Matson, for the section concerning Family Law; Mr. Chris Clarke, who wrote the computer programme; the Christchurch Technical Institute, who made its computer facilities available; and to the Christchurch social and welfare organisations and business firms who contributed to the publication of the report.

The Society is also indebted to the Government who, three years ago, made available a grant of \$5000 a year over three years to finance a measure of the Society's research costs. The current survey was the first recipient of funds from this grant.

To the 43 Christchurch Branch members who undertook the necessary training and fieldwork and gave so much of their time, we as supervisors wish to express our considerable appreciation.

And finally, the Society would like to thank the solo mothers themselves, without whose co-operation this survey would not have been possible.



The report was written by Miss Angela Sears, a Wellington sociologist, and edited by Ms. Jeanette Conland, of Wellington, and Miss Nancy Sutherland, of Christchurch.

Christchurch  
March, 1975

Helen Stockwell  
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## INTRODUCTION

This is a study about a particular group of women in our society: women who are raising families on their own. Often referred to as "solo mothers", they represent an increasing group within our community.

The impetus for the research stemmed from a series of case studies concerning "unmarried mothers" carried out by the Wellington Branch of the Society in 1969.\*

The Christchurch Branch decided to broaden the scope of these inquiries into the area of solo parent-hood generally. With an exploratory and purely descriptive piece of research in mind it defined the solo mother as being either: widowed, divorced, legally separated, living apart, or unmarried - and having at least one fully or partly dependent child.

The reason for undertaking research in this particular area was the paucity of available facts about the solo mother.

There was the assumption that the absence of a husband at the child-rearing stage of domestic life placed the solo mother at a disadvantage compared with the two-parent household. It may be that other mothers have similar problems in certain areas, which cannot be related solely to status.

It was also assumed that the solo mother's material, social and general well-being might have altered since becoming a solo mother. In this area the report does offer comparative data.

Planning of the survey dates back to late 1969, when a sub-committee of branch members was formed to draft a research proposal and construct a questionnaire. With the appointment of Mrs. Kay Hawke, a sociologist and market research director, as consultant to the project, the final questionnaire emerged in 1971.

The branch also embarked on a fund raising drive to establish a Publication Fund. In all, \$187 resulted from letters sent to business firms, charitable, social and welfare organisations (acknowledgements back cover).

At about this time the Society for Research on Women in New Zealand received a Government grant. The "Solo Motherhood" survey was the first application for funds to be heard by the Research Fund Advisory Council set up to administer the grant. Successful in its application, the branch was allotted an initial \$1500 for 1970 - 71, followed by a second grant of \$800 for 1971 - 72.

The costs of the survey remained within the projected budget. All work carried out by consultants, the supervisor of the survey, field super-

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\* "The Unmarried Mother: Problems Involved in Keeping Her Child". S.R.O.W. 1970



visors and interviewers was of an entirely voluntary nature.

Fieldwork commenced in September 1971 with a pilot study in a local suburb to determine the practicability of the sampling method. Of 761 residences visited by the trained interviewers only 10 interviews with solo mothers resulted. It was apparent that to achieve the proposed sample number of 300 by this method was beyond the resources of the interviewing team. Consequently, a "snowball" technique was employed, based on random starting addresses, with subsequent referrals. (See Appendix A on "Research Methodology".)

On October 16, 1971, the interviewers began contacting solo mothers throughout the Christchurch urban area. Interviewing ceased in late November and was resumed again the following February, 1972, following the holiday period. Fieldwork was completed during the first week of May, 1972, by which time 319 interviews with solo mothers had been successfully obtained.

The uniform briefing of interviewers was an important part of the research effort, and at all times interviewers were impressed with the intimate and confidential nature of the data they were collecting.

Some interviewers made early contact near their initial starting address, while for others it was a long drawn out process of knocking on doors for several hours. Several interviewers took up to three days to make contact with their first solo mothers, and thereafter the trail often led back and forth across the city.

Altogether 43 interviewers, all trained Society members, took part. Some were involved throughout both the pilot and the main survey, while others worked for a shorter time according to individual commitments.

It is estimated that approximately 800 - 900 man-hours were involved by the field workers and 3,400 miles covered in travelling.

With interviewing completed, processing of the questionnaires proceeded with coding, writing of the computer programme, punch carding and finally computer processing. Report writing was completed in October 1974 and the final stage of publication reached in December 1974, following compiling of peripheral chapters, sociograms and editing.

Following an initial summary chapter, the progress of the report that follows is based on the questionnaire schedule, in the sense that the more objective questions appear at the beginning. As the interview developed, more personal areas were explored, inevitably with more subjectivity. Some questions were inserted to elicit comparison between the present life-style of the solo mother and her former life.

Overall, the report is intended to convey a picture, based on the lives of solo mothers at the time of being interviewed. Each chapter, however, is significant in showing various aspects of her life.



## CHAPTER I

### COMPARISONS AND COMMENTS

One of the most obvious values of this survey has been the provision of detailed figures with which to compare solo mothers and their families with the rest of the population - the ways in which they differ, the aspects of life which seem particularly difficult for them, and any striking differences between their marital status groups.

The following brief comparison of certain key details indicates that in some ways the solo parent sample does seem to differ markedly from the rest of the population, notably in average income per household, housing tenure, the proportions working and in particular those working full-time while they have young children.

The Wellington Branch of the Society for Research on Women published a study of unmarried mothers who kept their babies. A section from the conclusion of this report is worth quoting:-

"One main dilemma (emerged) which could well be relevant to other sole-supporting parents. This involves the circular problem of employment, child-care and accomodation, where an unsatisfactory situation in one of these areas is likely to adversely affect the others." (1)

It certainly does seem that these three areas are also critical for solo mothers generally, although the significance of each does vary quite a lot between age and marital status groups. Furthermore consideration of these issues leads inevitably to some evaluation of current social policy because housing, income and child-care are all areas where central and local Government have a degree of responsibility through State or Council housing, Social Security benefits, maintenance award and supervision, and the provision of buildings, funds and registration for child care centres. Voluntary agencies are also of course active in these fields though to a lesser degree.

In order to compare a group of solo mothers and their families with the rest of the population suitable comparative figures were needed. So often these were simply non-existent (this was of course a main reason for the founding of the Society for Research on Women in 1966). However some 1971 Census figures were available, and some compar-

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(1) "The Unmarried Mother: Problems Involved in Keeping Her Child", op.cit. p.28



isons could also be made with figures quoted in "Urban Women" (1) and its volume of supplementary tables. Some of the questions in the Solo Parents survey were intentional duplicates of the Urban Women survey for purposes of comparison.

The selection in this chapter of areas of the women's lives which seemed to present particular difficulties could only be subjective, based on an overall impression arising from the analysis of the survey findings presented in the report. It includes a few of the differences between marital status groups, but Appendix B presents in tabular form a detailed summary of such differences. As well there are typical "profiles" of each marital status groups following Chapter VII.

Finally the chapter looks into an area very much within the province of voluntary organizations - the problem of social and emotional stress which seems to arise so often from merely being a solo mother.

### 1. Comparison of sample with the rest of the population:

#### Income:

Statistics for income for households, from earnings and even more from all sources were difficult to find, with figures from the 1971 census either not yet available or in a household form unsuitable for comparison.

As will be seen in Chapter IV, well over half the sample (57%) had total incomes from all sources of between \$30 and \$50 a week. The most useful comparison with this average seems to be the figures for the nominal minimum weekly wage of adult males (2). The weekly wage cited for October 1971 was \$60.6 and for April 1972 was \$63.2. Most New Zealand families will be headed by a male wage earner but other income may well come in from a wife working, family benefit, bonuses and overtime. These amounts of \$60 plus therefore represent an absolute minimum average for households. Only 14%, by comparison, of the solo mother sample had incomes of \$60 or over.

This impression that solo mothers are on considerably lower incomes than other families bears out the tentative conclusion of the Urban Women study which found that 60% of the formerly married had Head of Household incomes of under \$36 a week compared with only 21% of households

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(1) "Urban Women", Society for Research on Women 1972

(2) Quoted in Department of Labour's figures, N.Z. Official Yearbook 1973, p.889



of women who were married when interviewed .(1)

What does such an apparent discrepancy mean? It must be remembered that families with two parents have two adults to pay for, compared with only one in a solo parent household. But what do we know about the cost of one adult in New Zealand? What do we know about the changes in living standards before and after the end of a marriage for either the parent retaining the children or for the other parent? How adequate are the finances of a man and woman formerly married to adequately cope with the cost of two split households?

The wages of women are lower on average than those of men, and some solo mothers choose to work to supplement their benefits, while others worked because they had no benefit or maintenance - even if the courts had awarded it to them. Whether or not money awarded by courts or Social Welfare is "adequate" and what standard of living it is capable of achieving or sustaining seems, regrettably, a calculation that is unlikely to be seriously researched by either body. Both amounts are largely determined by what the courts or the Government feel can be "borne" by the husband or the taxpayer and it seems to be an intractable problem now sanctioned by a precedent of ad hoc adjustments or variations only when pressure mounts or the cost of living dramatically rises. However many other countries have grasped this nettle more boldly than has New Zealand (2) and it is surely a necessary and urgent area for research in a country priding itself on egalitarian social policy.

### Housing:

From the comparatively few descriptive items the survey collected we cannot of course infer "standard of living" much less the currently vogueish "quality of life". Nevertheless, type of housing is one standard indicator towards such an assessment usually used in our society which places so much emphasis on the virtue and prudence of home-ownership.

Table 1.1 shows this comparison. The discrepancy between the percentage in "other" is because of the solo parents living in their parents' or relatives' homes or in residential employment. But the table speaks for itself in terms of the 16% more among solo parents who were renting and the 28% fewer who were owning. A higher proportion of those owning did own outright but this is accounted for by the widow category who as can be seen in Chapter III appear to get a mortgage free house often as a result of their widowhood.

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(1) "Urban Women" op.cit.

(2) Margaret Wynn "Family Policy" - Michael Joseph 1969, Penguin 1972.



Comparison is also available from the 1971 Census of rents paid for unfurnished dwellings, though not unfortunately for furnished or the amount of mortgage payments weekly. Sixty-seven per cent of the solo mothers renting were paying less than \$10 a week compared with 54% for Christchurch Urban Area as a whole. However, the solo parent sample of renters contained a higher proportion in state rental housing with presumably lower average rents.

Table 1.1 Comparison of housing tenure from solo parent survey and Census

| Type of Tenure                | 1971 Census (1)<br>Christchurch<br>Urban Area | Solo Mother<br>Survey |
|-------------------------------|---|-----------------------|
| Rented                        | 26.0  | 42.5                  |
| Owned outright<br>on mortgage | (27.5)<br>(44.5)                              | (17.5)<br>(26.5)      |
| All owned                     | 72.0  | 44.0                  |
| Other                         | 2.0   | 13.5                  |
| Total                         | 100.0   | 100.0                 |
| Base number                   | 81,705  | 319                   |

(1) N.Z. Census of Population and Dwellings 1971.

#### Working or not working:

The only suitable comparison here is with the Urban Women survey.

Table 1.2 shows that the solo mother findings replicate in startling similarity the findings of the Urban Women survey on the work pattern of the "formerly married" which found that 56% of them were working compared with the solo parent finding of 56.5%. All of the figures in these columns (although statistically almost uncanny) add credence to the Urban Women's figures for the work patterns of those married when interviewed. Approximately the same proportion of married and formerly married were working part-time or at home, but twice as many of the formerly married were working full-time. More light can be shed on this



difference of work behaviour and the motivation for it by comparing the reasons for working given in the two surveys.

Table 1.2 Comparison of work situation found in "solo" and "Urban Women" surveys

| Work Situation | Urban Women Sample (1) |          | Solo Parents Sample |
|----------------|------------------------|----------|---------------------|
|                | Married                | Formerly | All solo parents    |
| Working -      | 35.0                   | 56.0     | 56.5                |
| full-time      | 15.0                   | 35.0     | 35.0                |
| part-time      | 15.0                   | 14.0     | 21.5                |
| at home        | 5.0                    | 7.0      | *                   |
| Not working    | 65.0                   | 44.0     | 43.5                |
| Total          | 100.0                  | 100.0    | 100.0               |
| Base Numbers   | 3,879                  | 338      | 319                 |

(\* "At home" total is included in preceding)

Chapter V shows that the commonest reason by far given for solo parents working is for money, well over 1 in 3 giving this reason. For the married women in the Urban Women survey there was far less difference between the proportions giving the four main reasons although "money only" was still a clear winner. Too much cannot be inferred from this table but what is obvious is a considerable and expected difference of motivation between married and solo parents working.

One of the commonest reasons given in both surveys for not working or for working part-time related to responsibilities for children. If solo parents feel obliged to work for money or for any other reason then we might expect more to work while they have young children and that more would work full-time than part-time.

Table 1.4 compares the work patterns of all those with children in the Urban Women survey with children in the solo parent sample and includes the age of their youngest child

(1) "Urban Women" op.cit. p.53      Table 1.



Table 1.3 Comparison of reasons for working found in "Solo" and "Urban Women" Surveys

| Reasons for working           | Urban Women married sample | Solo Parents |
|-------------------------------|----------------------------|--------------|
| No other reasons except money | 24.5                       | 36.0         |
| Mental stimulus               | 18.5                       | 22.0         |
| Work enjoyment                | 21.5                       | 10.5         |
| Social stimulus               | 21.0                       | 16.0         |
| Independence                  | 2.5                        | 8.5          |
| Other                         | 12.0                       | 7.0          |
| Total                         | 100.0                      | 100.0        |
| Base number                   | 376                        | 319          |

Table 1.4 shows up a remarkably different pattern between these two groups in terms of women working full-time, and in terms of those not working. The percentages for those working part-time are very similar although slightly fewer solo parents worked part-time than did married women. But for those whose youngest child was pre-school age over one in three (33.5%) of the solo parents were working compared with less than one in five (17.0%) of Urban Women mothers.

Furthermore, seven times as many of these parents of pre-schoolers were working full-time compared with the Urban Women sample. To reiterate, of those women whose youngest child was of pre-school age, over 23 in every hundred of the Solo Parents sample were working full-time, compared with just over three per hundred in the Urban Women sample where most of the mothers were living with a wage earning husband.

For those with a youngest child of primary school age over half the Urban Women sample were not working, compared with only a third of the Solo Parents. Furthermore over four times as many of the Solo Parents were working full-time.



Table 1.4 Comparison of work situation related to the age of their youngest child for Urban Married (1) Women sample and solo parent sample

| Age of youngest child   | Full- | Working<br>Part-time | Not<br>Working | Total | Base<br>Numbers |
|-------------------------|-------|----------------------|----------------|-------|-----------------|
| <u>Pre-school</u>       |       |                      |                |       |                 |
| Urban Women             | 3.5   | 13.5                 | 83.0           | 100.0 | 1,430           |
| Solo Parents            | 23.5  | 12.0                 | 64.5           | 100.0 | 110             |
| <u>Primary School</u>   |       |                      |                |       |                 |
| Urban Women             | 9.5   | 33.0                 | 57.5           | 100.0 | 913             |
| Solo Parents            | 39.5  | 27.0                 | 33.5           | 100.0 | 155             |
| <u>Secondary School</u> |       |                      |                |       |                 |
| Urban Women             | 19.5  | 27.0                 | 53.5           | 100.0 | 291             |
| Solo Parents            | 45.0  | 25.0                 | 30.0           | 100.0 | 54              |

(Total base numbers:- Urban Women 2,634, Solo Parents 319)

For those with a youngest child of secondary age (13 years and over) a slightly higher proportion of both samples were working - nearly half of the Urban Women, and over two-thirds of the Solo Parents. Although the proportions working part-time are getting very close, nevertheless well over twice as many Solo Parents worked full-time as did the Urban Women sample.

Thus for every age range of children more of the Urban Women were not working than were working, and of those who were working more were working part-time than full-time. On the other hand, for the Solo Parent sample, the only group where less than two-thirds were working was for those whose youngest child was of pre-school age and this still reached one-third of the mothers. For the other age ranges of children substantially more of the Solo Mothers were working full-time than part-time.

- (1) Table 125 p. 75 "Urban Women" Supplementary Tables. It should be noted that this group used for comparison here included formerly married - i.e. solo parents. If it had been possible to exclude them here the contrast would have been even more startling.



This table adds a sharpness to the previous findings on motivation for working and the very frequent comments from both surveys about the impossibility or difficulty of successfully combining work, child-care and running a house. It is an inescapable conclusion that very many more solo parents feel compelled to work, despite having children to care for than did the Urban Women sample which consisted mostly of women married when interviewed.

### Children:

A direct comparison can be made of the Urban survey sample of all women who had had children and the Solo Parent sample. Unfortunately it is not possible to separate the married and formerly married for comparison.

Table 1.5 Comparison of numbers of children born between Urban Women (1) and Solo Parent samples

| Sample of    | Average number of children of mothers aged |         |             | Overall |
|--------------|--|---------|-------------|---------|
|              | Up to 29                                   | 30 - 44 | 45 and over |         |
| Urban Women  | 1.8  | 3.1     | 2.9         | 2.7     |
| Solo Parents | 1.8  | 3.3     | 3.5         | 2.9     |

(Base numbers:- Urban Women 9,938 children and 3,680 mothers  
Solo Parents 937 children and 319 mothers)

The patterns of fertility are very similar for the two surveys except for the 45 and over age group - a difference for which there seems to be no obvious explanation. No census data had ever been available for fertility or completed family size. This will be known for the first time from the 1971 census but these figures are not yet available.

- (1) "Urban Women" Supplementary Tables op.cit.  
Based on Table 19, p. 11 of Supplementary Tables.



## 2. Areas of particular vulnerability to Solo Parents:

### Finance:

Throughout Chapter IV on Income, many sources of finance are discussed. (These are also summarized by marital status in Appendix B.) First of all here, a brief description of the main sources and the main problems related to each.

### Family Benefit:

Nearly all of the sample were receiving family benefit, for an average of 2.1 children each. It seems that benefit for up to 113 children had been capitalised, which would help retain, maintain or acquire a house. However we do not know whether this had occurred before or after the mother became a solo parent. Certainly many of the mothers would have been receiving too low an income to be permitted to capitalise after becoming solo parents. It is difficult to assess the possible impact that family benefit would have on such low average incomes. In late 1971 the rate was still \$1.50 per week, but it was suggested that the differing median income groups for those with one child, and those with two or more could be explained by family benefit. However, it clearly costs more than \$1.50 to care for a child for a week! Family benefit was one almost universal source of income and will be therefore left out of further discussion on sources.

### Income from employment:

The next most frequent source of income was from employment involving 180, or 56.5% of the sample. The median income group of those who were working was between \$40 and \$50 a week compared with \$30 to \$40 for those not working. On the one hand the larger her family the less chance there was that she would be working: on the other hand the older her family the greater the chance that the mother would be working. It was not possible to calculate income per capita in any meaningful way, but it seems likely that the more young children a mother had the lower the income for each individual, and the older her children the higher the income.

How do the incomes of those working and not working compare with the minimum weekly wage quoted earlier of \$60.6 at October 1971 and \$63.2 at April 1972? 22.5% of those with wages as one of their sources of income had total incomes of \$60 or more a week. (See Table 5.3a and b). Only 4.5% of those not working reached \$60 a week or more. (And 1.5% of these were the two women on U.S. widows benefits.) Similarly 20% of those not working had total incomes of \$30 a week or less, compared with only 8.5% of those who were working. Although this range differs considerably between those working and not working (75%) had total incomes of between \$30 and \$60 a week.



On this much lower than average income the working mothers were supporting an average number of 2.5 children each, and those not working were supporting an average of 3 children each.

Furthermore, the majority of those working, even full-time, had other sources of income. Only 31 of the 180 working, or less than 1 in 10 of all the sample, had income solely from wages, and 18 of these 31 were unmarried mothers! (The pattern of multiple sources will be mentioned after these main sources are covered separately)

As so few women had wages only and yet so many working had such very low total incomes, what possible reasons could there be for the wage element being so low? Some reasons are all too depressingly obvious.

Firstly, women have lower average earnings than men, who are the traditional family "bread-winners". Only 43 of the mothers specified training and a further 25 mentioned what seemed to amount to on-the-job training. But this accounted for only one in five of the sample. Over half of those working were doing child-minding, domestic work, clerical, secretarial, reception or semi-skilled or unskilled manual work. None of these are well-paid jobs (except perhaps top secretarial jobs which these were not) and these are all areas where equal pay will have little if any impact. Over one in five of those working were dissatisfied with their pay, either because they felt it was an unreasonably low rate per hour or because costs of travel, child-care, and other related expenses reduced their effective earnings to what they felt was too low a level.

Secondly, it was obviously not just a question of finding a job which paid high wages. Well under half (39%) gave reasons for taking their present job which related to the job itself, i.e. that they had to do it. A further 6% said that hours and money were good. All the others gave reasons relating to children, travel or home and family responsibilities. Many women did not return to their previous type of employment and some who did were sorry. A small but interesting group of four highly trained women with ten children between them were having difficulty supporting their families on the jobs they had returned to, which had presumably supported them adequately as single women. As many as 30% spoke of specific difficulties they had had in finding work and the common theme was that of relating working hours and travelling time to their responsibilities to home and family, and it seemed that if some money, suitable hours and travelling were found then for many the nature of the job was irrelevant.

Thirdly, there was the thorny problem of working women who were on benefit and limiting their hours and earnings to the then limit of \$13 permitted by Social Security Department. Only one specifically mentioned "giving-up" benefit for the challenge of a full-time job she enjoyed. The irony of course is that a woman with low earning capacity, perhaps from lack of confidence, rusty skills or no initial training, may well get a higher income from benefit and part-time work (albeit for long



hours) than she could earn by coming off benefit and working full-time. A further irony is indicated by the lower average income of those not working and with higher average numbers of children. Although the amount of income exemption is still spoken of by the Department as if it were an integral part of benefit, those with most need of more income are least able to earn such a supplement if all or any of their children are young.

What can be done so that women who need or want to work can ensure a worthwhile income in return? The introduction of equal pay will help in some occupations but there are too many filled only by women which will not be greatly affected. Another alternative is for Government and industry to offer good and widely publicised retraining, giving initial priority to untrained solo parents who must so often support a family with all her disadvantages of lost confidence, lower wages and emotional strains. Also Vocational Guidance and industry could do much more to place women with such specific and urgent requirements of suitable hours and work-place. The gratitude likely to be shown to employers who go out of their way to help in this community problem would surely be amply repaid by solo mothers who seemed to be so grateful for stable and suitable jobs.

### Social Security:

Over half the sample (55%) had a social security benefit as a source of income, and 17.0% (54 women) had a benefit as their sole source of income - a larger proportion than any other single source. A further 34.5% had a benefit plus one other source such as private income, wages or maintenance. It is not possible to say what the exact amount of benefit was for all the solo mothers because of the discretionary element. (See Appendix C on Social Security). Widows however received the standard rate of the statutory monthly Widows Benefit. Also, weekly emergency benefit (Domestic Purposes) at the same rate would normally have been paid to a woman with a broken marriage where a maintenance order, as opposed to an agreement, had been made against the husband. Where a maintenance agreement had been made a benefit would normally only be granted to the extent of this agreement if the husband defaulted on payment or if the amount of maintenance was demonstrably insufficient and no variation through the Courts to increase it was forthcoming.

Table 1.6 shows the rate of benefit that would have been paid as a Widows Benefit or equivalent Domestic Purposes benefit for varying numbers of children. Also included is a comparison with the possible total if a woman were able to earn to the permitted maximum in addition to benefit.



Table 1.6 Total income for various sized families with family benefit, widows or equivalent benefit and earnings

| Solo Parent<br>with - | Family<br>Benefit | + | Basic<br>Benefit | + | Mothers<br>Allowance | + | Other<br>Children | Total   | + | Earnings | Total   |
|-----------------------|-------------------|---|------------------|---|----------------------|---|-------------------|---------|---|----------|---------|
| 1 child               | \$1.50            |   | \$16             |   | \$12                 |   | -                 | \$29.50 |   | \$13     | \$42.50 |
| 2 children            | \$3.00            |   | \$16             |   | \$12                 |   | \$1.50            | \$32.50 |   | \$13     | \$45.50 |
| 3 children            | \$4.50            |   | \$16             |   | \$12                 |   | \$3.00            | \$35.50 |   | \$13     | \$48.50 |
| 4 children            | \$6.00            |   | \$16             |   | \$12                 |   | \$4.50            | \$38.50 |   | \$13     | \$51.50 |
| 5 children            | \$7.50            |   | \$16             |   | \$12                 |   | \$6.00            | \$41.50 |   | \$13     | \$54.50 |

Family benefit was included here to reconstruct what would have been the income range of over half the sample. (Remembering that some women on Emergency Benefit with maintenance agreements would have been getting up to this amount). Thus for a mother with one child without other income from maintenance, earnings or private funds the total weekly income would have been \$29.50. For a woman with five children it would have been \$41.50. If the same women had been able to work and earn \$13 their total incomes would have been \$42.50 and \$54.50. Hardly princely sums but how did women manage on them? Nearly half of all the sample had lived on benefit alone at some time - approximately the same proportion for all marital status groups. Nine out of every 10 of these had had difficulty living on benefit alone, and half of those who had managed would not have done so without help from friends or family. Comments were from general complaints that they were living at subsistence level to specific complaints that it only covered basic food and clothing, or that it could not cover necessary expenses on consumer durables.

What could be done to ease the situation for women with an income primarily from social security benefits? Benefit has now been substantially increased but so, of course, has the minimum wage. No research has been done on what standard of living is achieved by benefit rates, although the forthcoming household expenditure studies could achieve this if the sample of solo parents is large enough. But it is not realistic politically to assume that perhaps very large amounts will merely be added to the present benefit bill. What findings can be anticipated and what changes might be introduced to give most help where most need seems to be?

The formidable evidence from overseas studies on the increasing cost



of dependent children as they grow has already been cited (1). (This study and the relevance of its findings for New Zealand is also quoted in the Appendix of the New Zealand Royal Commission on Social Security.) And we have already discussed the obvious difficulties of mothers with pre-school children working even if it were considered desirable to encourage this. One way of rationing total social security expenditure might therefore be to discourage women working when they had pre-school children but greatly increasing the benefit, and certainly including unmarried mothers as of right. The assumption here would be that the mother's continuous care was in the interests of the children. However, if this were not acceptable for reasons of cost, politics or the medical or social needs of the mother then, in the interests of the child and of the mother's peace of mind, the non-cash provision of child-care facilities by Government, council or industry should be assumed. The logical place to gain funds for such an extension of services is for the benefit to be reduced for the mothers of older children and to assist and encourage them back to work. However, this could create other injustices if a woman had been long out of the workforce or had low earnings, in which case the non-cash services of retraining and job placement discussed earlier must be provided. If they are not and if women are unable to earn the increasing amount they are likely to need for growing families then a family benefit increasing to the amount of an adult benefit by the time a dependent child is, say, 18, seems unavoidable.

#### Maintenance:

121 of the sample or over one in every three were receiving maintenance more or less regularly and a further 90 who should have been getting maintenance were not receiving any. Only eight solo parents were living on maintenance only, and a further 42 (13%) were receiving maintenance and a benefit, which probably means that the maintenance was deducted from their benefit. However a further 49 (15.5%) had maintenance and wages where no earnings limit would of course apply. Can maintenance ever realistically be other than a supplement to other income? Unless the husband agrees or is ordered to pay it would seem very unlikely. Agreements or orders are obviously untenable unless the husband can afford to pay the amount set, and in order not to encourage defaulting, courts are invariably careful to set realistic amounts. The husband's ability to pay must therefore take precedence over the actual needs of his dependents. For this reason, the Social Welfare Department's assumption is quite unrealistic that if a solo parent agrees to a certain amount of maintenance then this is therefore her estimate of what it will

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(1) Margaret Wynn "Family Policy" op.cit.



cost her to live. As marriage breakdown increases and as remarriage and second families become common the issue of maintenance of dependants has become an international problem. Long-term, the only satisfactory alternative seems to be to simply pay benefits to dependants from taxation. After all it can be argued that society permits divorce on increasingly simple grounds, that society permits young and easy marriage, that it places few if any disincentives on the production of children, and that therefore the community as a whole must accept the cost and responsibility. Unfortunately society also tends to be punitive to those it judges "irresponsible", forgetting that the main target of its discrimination is often the children whom the same society has a responsibility to see cared for and protected if for no other reason but the cynical and practical one that today's children are tomorrow's parents and taxpayers.

#### Other sources of income and their related problems:

The commonest other source was private income. As will be seen in Chapter IV this was most frequent for widows. Over six out of every ten had this source, and as it is presumed generally to be from the husband's estate, this is in effect the widow's equivalent of a maintenance payment. When income is assessed for benefit eligibility only interest on investment is counted. This means that women with private income may have quite large private assets but the questionnaire did not ask about capital so it can only be borne in mind as a possible back-stop for some of the few (7%) with a source of private income.

Boarders were a source of income for about one in every eight of the sample. Boarders are likely to be a sensitive issue with some women for a variety of reasons. If a beneficiary has a boarder she may be wary because of the strictness of Social Security about declaration of income from all sources. If a beneficiary's boarder is male she may be doubly nervous, because of the Department's very strict rules about cohabitation invalidating benefit eligibility. This is a classic problem and no doubt everyone has heard of cases of neighbours and former husbands informing the Department of real or alleged breaches of this rule. The assumption of the Department appears to be that if a solo beneficiary has a male boarder then particular vigilance is needed, and that if the boarder is a lover then he should be supporting the beneficiary. One can see the point in having rules but, particularly at a time of apparently rapidly changing views on marriage, divorce and communal living it is obviously an area fraught with problems. One wonders how the Department copes with the situation of an unmarried mother applying for benefit and living for company and emotional support in a mixed flat? Another frequently cited situation is that of a formerly married solo parent receiving maintenance who has a male boarder. Tales are again legion of former husbands who believe rightly or wrongly that their former wives have a lover or a defacto husband and that they should no longer, therefore, be eligible for maintenance, or will not be if they



can inform the authorities or get a divorce on such grounds. The chagrin of a husband is understandable when he discovers that he can only normally be "released" from maintenance if his former wife remarries and her new husband adopts the children.

The only long term hope of solving such regrettable dilemmas seems to be the acceptance of the right of all individuals to a certain income with overheads, shared or single, included in calculation of benefit, maintenance and boarders' contributions. However, the logical shift to regarding individuals as income units would presumably necessitate at least family benefit realistically related to the age and cost of children and payment to the non-working mothers of children for their child-rearing role. Such innovation although increasingly mooted seems a long way off.

Not covered so far in this summary are two other categories namely those dependent on assistance from charitable sources such as relatives and voluntary organisations and the five unmarried mothers with no source of income at all. These two groups, and also those on supplementary assistance, are very important although together they only account for 71 of the sample. Because they represent obvious casualties of the system, these are the case histories which should be known to those whose job it is to determine Social Security and other relevant financial policy. It is to be hoped that Social Security research carefully notes the reasons for people being on supplementary assistance, and the resources and alternatives of those who are not granted a benefit. (Or, in the case of pregnant single women, that follow up is done by welfare workers to see what their circumstances are if they keep their babies when Sickness Benefit ceases.) It is also to be hoped that voluntary organisations giving financial, as opposed to other types of assistance, inform the Department of the reasons such help is needed. Hopefully, the Social Welfare Department itself will make sure that it collects such data. Only by paying careful attention to all such obvious casualties of our welfare state can we be sure that adequate protection is being given to all solo parents at a rate which keeps them in line with the standard of living of the wider community, rather than causing some to fall outside it.

### Housing:

Although the area of accomodation is obviously one where solo mothers seem to differ in tenure pattern from the rest of the population, this has been covered in considerable detail already and there is little to add here. Specific problems mentioned were delays in allocation of state housing and the finding of rented accomodation which would accept children. Both of these seem common problems for other low income groups. Perhaps one direct way that state and council housing authorities could help is that wherever solo mothers are housed child-care should be available if she has to work. For example, if a solo mother who works applies for a state house then top priority should be given to a central



location where a natural range of close job opportunities and child services are available. Such an allocation should become easier with State Advances' current policy of buying existing houses in towns. Or, if a central location is not possible, then priority should be given to a location with nearby child-care or after-school facilities. Furthermore, if such services do not exist then state or council should immediately provide them and should ensure that they are included as an integral part of all future state and council developments. Child-care is not only of course a problem for those who work, but community care will be specifically looked at in the next section.

### Child-care and employment:

Because the issues so far singled out are quite inter-related much comment has already been made on the extent to which the ability to earn, and the type and location of job are dictated or strongly affected by the needs of children. All the changes to policy suggested in the two sections above are relevant to this issue. But there are also other problems to be met, and these come into two groups - those relating to child-care during work time, and those relating to child-care generally.

Several groups stood out because of the way they had solved working and their children's needs. Teachers of school, training college, University, Kindergarten and students were particularly lucky because their hours were most compatible with their children's school hours. Those who worked at home or house-kept also had this advantage, although the pay was very low when out-work was done, and sometimes the circumstances requiring mothers to work at home were regrettable, - for example, illness of mother or child. Another group with an apparently good solution were the 11 unmarried mothers who lived at home with their own parents. Ten of these, all with one pre-school child, worked full-time and most of them had their children minded by family. What is particularly interesting for all of the solutions quoted here is that in each case two birds were killed with one stone, and one of the problems of working, of suitable hours and child-care was eliminated. This is certainly not to say that all such solutions were ideal, but merely that one dimension of difficulty was reduced. On the other hand there were many cases cited in Chapter V in the marital status break-down where the problems of compatibility were not solved, and there were many cases quoted of primary age children alone, unsupervised before or after school or during holidays while their mothers were working sometimes very long hours. It is hard to see an easy solution to this without risking what might prove to be sometimes an intrusion into situations which may be more satisfactory than they sound. However, in the same way that the number of beneficiaries on Supplementary Assistance can be used as an index of the adequacy of basic benefits, so it could be that the number of children who are not satisfactorily cared for because the mother is working could



be used as a measure of the need for more assistance such as after-school centres, job placement and the availability of housing really close to work. It could also mean that where women are only working for money that the children's interests would be better served by more generous and widely available Social Security benefits.

However, this implies too easily that money is the only reason for working, and Table 5.9 shows that in fact less than one in three of all working mothers felt this way. If therefore money is not the only main reason for working, and if for some of these there are serious difficulties involved if they do go to work, can the other needs be met in other ways?

A strong desire to work could mean for some women a need for meeting people, or getting away from the children, or out of the house, or stimulating the brain or the senses or all of these. There is also the vicious circle caused when neighbours with varying motivations go back to work and a mother, who anyway may lack adult company, feels even more isolated and socially pressured to work herself. But going out to work is not necessarily the best way of meeting these needs either for the mother or the children. It is possible they could be better met by quite other means within the mother's own community of neighbours and nearby places. This leads straight into the final topic of the emotional and social stresses which seem to be inevitably experienced by so many solo parents, so before suggesting more solutions, this topic will be summarised.

#### Social and emotional stress:

One of the most obvious signs of stress was the 51% who had been treated for mental, psychological or emotional disorders. Most common here were 'nerves' treated by tranquillisers. Outstanding here were half of the widows, treated after becoming widows. One in every eight of the legally separated stood out by forming the majority with another reason for emotional stress, in this case because of very difficult or impossible relations with their former husbands. Another emotional stress which was to some degree a problem for half of the entire sample was loneliness. A quarter said it was the worst problem of all. On the other hand, half of all the women were never or no longer lonely, with insufficient reasons given for the difference. The only explanations offered related to a mother making herself go out, or becoming part of a supportive or congenial group.

Another problem emerges that is likely to cause stress, namely anxiety over discipline of their children. Over 40% of all the mothers had had trouble or were having it at the time of the interview. One in five mentioned the lack of a father or a man or an authority figure as the main reason. These women were also asked if they had sought help and if it was satisfactory. Over one in five of all with problems had sought help,



mainly from Birthright, with Child Welfare and friends next in frequency. Nearly all of these people had been helped satisfactorily and most were clearly very grateful!

How many of the other stress situations could be helped by community agencies? Obviously physical and mental strain will bring in doctors but if the cause is loneliness or stresses of adjustment or child-rearing how much will medication help and how many G.P.s will be aware of other local services such as Birthright, Solo Parents or young or old people willing and able to babysit? How many women particularly if they are working or are housebound with young children in new areas know how to make contact with the people they need there? Who helps them to do so? How many solo parents, often unsure and feeling alienated can easily go out and look for help in the personal and vulnerable matter of coping with their children? Birthright, Solo Parents and other agencies are there for such problems but how many solo parents because of their full schedules, loneliness and perhaps pride do not get to them because they do not .now how? Over one in three had needed emotional guidance, but only one in five of these had any because they did not know where to go.

Nearly seven out of every 10 mothers felt restricted in their ability to take part in activities outside the home and the main reasons given were lack of time, money, energy and care for the children. Over a third gave these same reasons for having an unsatisfactory social life. Half of the sample did on the whole feel that their social life was satisfactory but the other half showed varying degrees of dissatisfaction and three out of every four of these claimed to have no social life at all!

What justification is there for looking for ways of relieving some of these problems further and how can it be done? One solo mother rebuked researchers for concentrating on problems. Perhaps more thorough publicity for those who are coping well would help inspire others. But the bleakness of other mothers describing their filled time, their feelings of isolation and depression makes it likely that many would be unresponsive unless they were actually contacted by helpers. Perhaps all of those who were not in touch with helping organisations, neighbours or friends are those most scarred by their experiences and therefore, with their families, most vulnerable. It is certainly not sufficient to say that it's all a matter of personality - that there are fighters and defeatists or that they must "pull themselves together" - that classic observer's comment.

There are clear and simple reasons to justify more active help. We all probably at times talk glibly of suburban neurosis, and signs of generation gap. We mourn the loss of the extended family with its strengths and resilience and comment on the frequent problems caused by a highly mobile population. But clichéd though such remarks may have become, they refer to real and rapid change. If the 'nuclear' family of a couple and their children feel occasionally remote and alienated among such change, how much greater is the impact likely to be on a woman raising children alone.



Here there are not two parents to share the inevitable decisions and strains of childrearing or share babysitting. There is not necessarily anyone close to grizzle to about daily problems or to share adult or parental experiences with. The women in the sample with nearby relatives, or close confiding friends are lucky. What about those moving to new neighbourhoods or those feeling shunned or rejected by neighbours new or old? It is difficult not to sound melodramatic about such situations. And what after all can we do? We can't reverse the clock and go back to village or tribal support systems. We can't prevent change or personal catastrophe. What we can perhaps do is to realise more deeply the inevitable interdependence of our communities, albeit in a less obvious way than formerly. Today's children are tomorrow's citizens. Today's young solo mothers are tomorrow's returning workers. Today's unsolved social problems are tomorrow's social bills. What we seem to need are artificial tribes and villages to provide greater caring. Artificial because they cannot return naturally, so we must look carefully at our neighbourhoods and their needs and provide more deliberately the substitutes for the family and community support that in less mobile and smaller communities was more easily available. Some exists already of course in such organizations as Birthright, Solo Parents, Churches, Child Welfare and Social Security schemes. And there are the good neighbours and supportive friends - but there are not enough of them. And too often the lack of liaison between agencies providing say child-care, housing, employment and finance mean that problems in each area may be solved but in such a way that others are created. For example, many solo parents had money, a job, child-care and somewhere to live, but had no time, energy, holidays or social life and were depressed by a bleak present apparently leading into a bleak future. The need for improvements in liaison and in the provision of the most appropriate help for the individual cannot be stressed too much.

For new action to help with personal stresses and strains the best hope seems to lie within the local neighbourhood. Perhaps the community councils proposed in the current Local Government Bill can be encouraged to look thoroughly at this aspect. Perhaps part of the answer is in such innovations as the new centre at Mangere to house a great variety of decentralised statutory and voluntary workers needed in the area. But basically, the method matters less than that neighbours, streets and communities learn to care more and feel a need to help. Perhaps this also needs the encouragement of local imagination and initiative. Depending on the population of an area, perhaps the greatest need might be for premises where mums with young children can call in for coffee and meet other mums - perhaps near premises used by Plunket or a doctor or a district nurse. Perhaps they could leave young children with pensioner 'grannies' while they shop, or have the children of working mothers there after school for supervised play.



Formal organisations can only do so much and many of the problems which seemed to be causing so much stress, such as loneliness and alienation, are best helped not by medication or a job or a flat in a nicer neighbourhood, but basically by a little more attention, warmth and caring from the local community.



## CHAPTER II

### SOLO MOTHERHOOD SAMPLE

This chapter describes the total sample, the duration of their solo motherhood, ages and distribution of children, and occupations and educational qualifications. The 319 mothers had 937 living children between them, an average of just under three each.

In the questions on occupations no significant patterns emerged, but one outstanding item was the proportionately high number of unmarried mothers who did not know the occupation of the father of their child.

A total sample of 319 solo mothers fell into the following sub-groups: 113 were legally separated, 65 were widowed, 56 were living apart\* from their husbands, 49 were divorced, and 36 were unmarried mothers.

Fig. 2.1 Percentages of Sample Showing Marital Status



Overall, about half of the total sample had been solo mothers for less than two years, and about half for more than two years. However, there were considerable differences between the marital status groups. For example, half of the widows had been on their own for four years or more, whereas over half of the divorced, legally separated, those living apart, and unmarried came into the less than two years category.

The divorced group raises a rather embarrassing oversight of the questionnaire, in that all those interviewed were asked, not how long

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\* Living apart is a "social" description. Legally and in census statistics these women would be described as married i.e. they are not living with their husbands but have not changed their legal status.



they had been solo mothers, but rather how long they had been divorced, legally separated, widowed, etc. Where the marital status was classified by a single event in time, a question thus framed caused no difficulties e.g. widowhood dates from death of a husband; those living apart from the date of parting; and unmarried motherhood from birth of a child. However, divorce and legal separation are classifications referring to legal action taken at varying times after marital breakdown and parting. Regrettably, therefore, we can only assume that our stated duration of solo motherhood is perhaps underestimated for the legally separated, and certainly underestimated for the divorced.

Table 2.2 Duration of Solo Motherhood

| Duration                 | Widowed | Divorced | Legally<br>Separated | Living<br>Apart | Unmarried | Total | %  |
|--------------------------|---------|----------|----------------------|-----------------|-----------|-------|----|
| Less than<br>1 year      | 11      | 13       | 34                   | 19              | 15        | 92    | 29 |
| 1 but less<br>than 2 yrs | 11      | 12       | 28                   | 11              | 8         | 70    | 22 |
| 2 but less<br>than 4 yrs | 11      | 9        | 32                   | 15              | 6         | 73    | 23 |
| 4 yrs or<br>more         | 32      | 15       | 19                   | 11              | 7         | 84    | 26 |
| Sub totals               | 65      | 49       | 113                  | 56              | 36        | 319   |    |
| %                        | 20.5    | 15.5     | 35.5                 | 17.5            | 11        | 100   |    |

It should also be pointed out that although legal separation is for some people an alternative to divorce, for many others it is merely a necessary legal prelude - and that many whose marriages break down will go through a time of living apart before the formality of legal separation, and later, after a current minimum of two years, to divorce.\*

\* See Appendix D.



## CHAPTER II

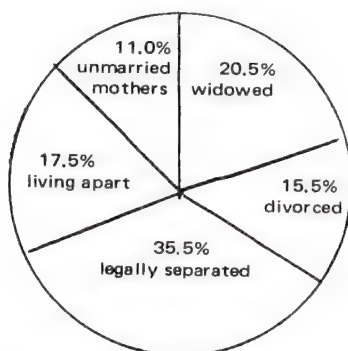
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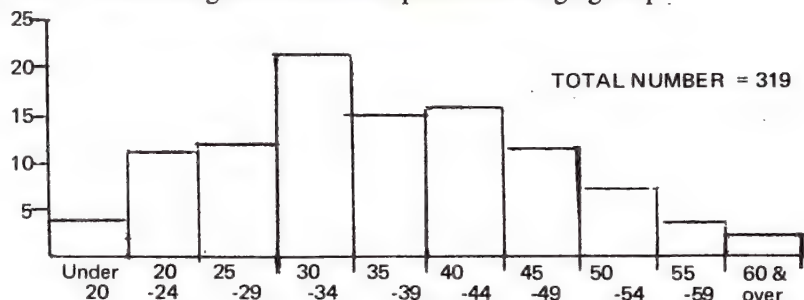
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## Age Distribution of Solo Motherhood Sample

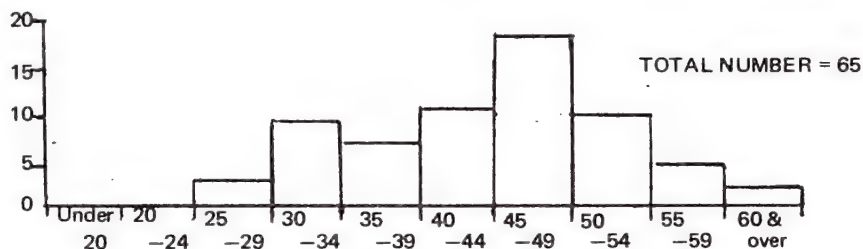
Fig. 2.3 Percentages of total sample in each age group



Just over half the sample (52%) were aged between 30–44 years, a further 27% were below 30, and 21% were 45 and over.

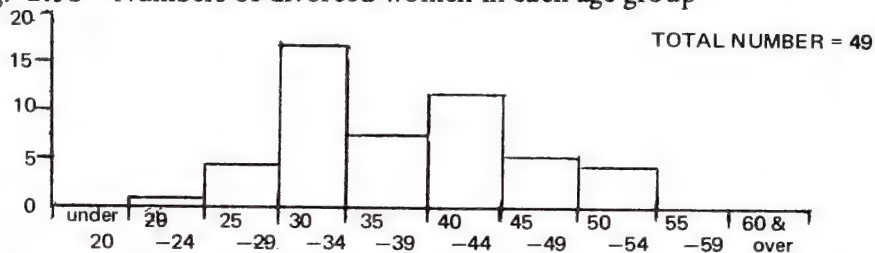
However, as might be expected, the age range varied with the marital status. The following graphs (2.3“a”–“e”) show the actual numbers in each group and are followed by a brief statement of the differences.

Fig. 2.3a Numbers of widows in each age group



Widows ranged from the 25–29 age group, to 60 and over, but the median age group was 45–49.

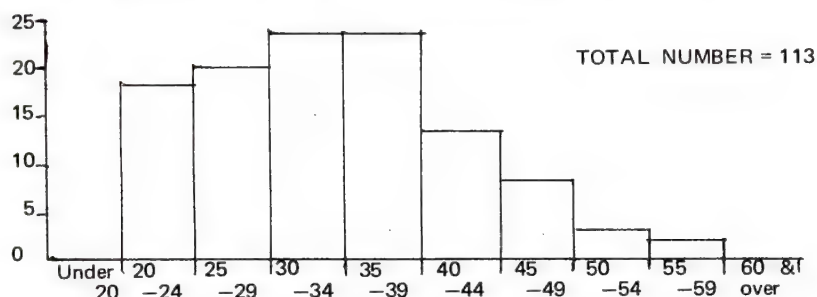
Fig. 2.3b Numbers of divorced women in each age group



Of the divorced three-quarters fell in the 30–44 age group.

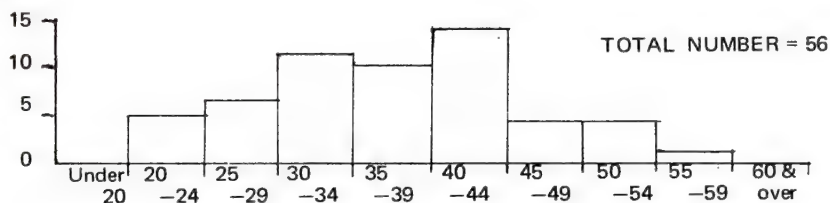


Fig. 2.3c Numbers of legally separated women in each group



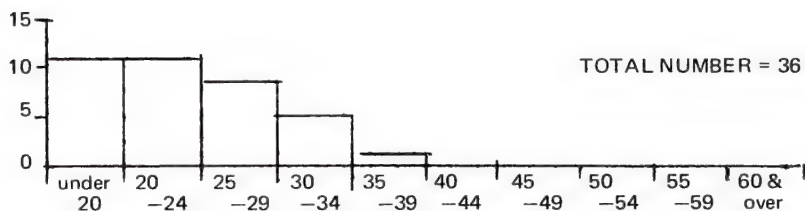
The legally separated were a comparatively young group; over half of the total were under 35 years, and as many as three-quarters were under 40.

Fig. 2.3d Numbers of women living apart in each age group



Those living apart covered a wide age range, but two thirds were between 30-44 years.

Fig. 2.3e Numbers of unmarried mothers in each age group



The unmarried were a young group; nearly two-thirds were 24 years or less, and all were under 40.



## Distribution of Children -- an overall picture

All the mothers were asked how many living offspring they had. Table 2.4 represents the total sample of mothers, subdivided by the numbers of children they had had. The 319 mothers had 937 living children -- an average of just under three each.

They were also asked how many of their children were currently living with them (see 2.4a). At the time of the interview 314 mothers were caring for just under 821 children ranging in age from young babies to young working adults. Although half of the mothers had only one or two children at home, as many as one in five had four or more.

Figures 2.4b, 2.4c, and 2.4d, each represent the total sample of 319 solo mothers (100%) in terms of the characteristics of the children they had at home. Thus, only one third of the sample had any children under five (2.4b); eight out of every ten mothers had at least one child receiving primary, secondary or tertiary education (2.4c); whereas only two out of every 10 had any children who had left school and were working (2.4d).

Figure 2.4e shows the proportions of the sample who, at the time of the interview, had all or conversely only some of their children living with them. Sixty-eight mothers or about two out of every 10, had one or more of their children not living with them for one reason or another, a total of 116 offspring. Further details of these absent offspring are given in Chapter 6 dealing with children.

So far, the total sample of solo mothers has been discussed.

Certain differences do show up between the marital status groups in terms of numbers of children, their ages and situations, but the marital status sub-groups are too small to give anything other than impressions of tendencies which closely follow the different age structure of the various marital status groups.

Unmarried mothers, for obvious reasons of age, had the lowest average number of children (31 had one only, and five had two each). The average number of children for the other groups combined, was 3.2 per mother.

The age fertility relationship is quite clear if we look at the average number of children the mothers have ever had, and relate it to the mothers' ages.

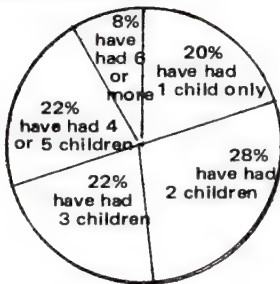
As Figure 2.4b showed, two-thirds of the sample had no pre-school children; a quarter had one child under five; and just over one in 10 had two. (Only three mothers had as many as three children under five).



## Children

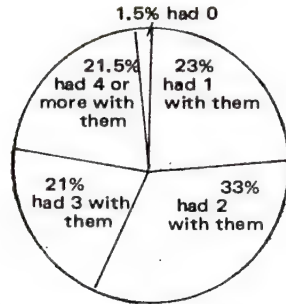
### SAMPLE IN GENERAL

2.4



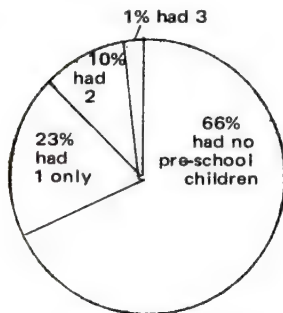
Total sample (319) and the distribution of their living offspring (937)

2.4a




Total sample (319) and the distribution of their offspring of all ages living with them at interview.  
Total number of children at home = 821

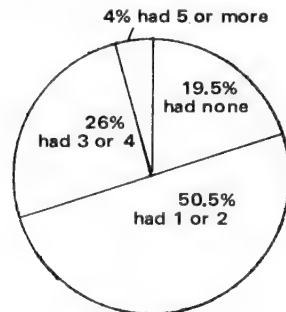
2.4b



Total sample (319) and the distribution of pre-schoolers (under 5) living with them at interview.

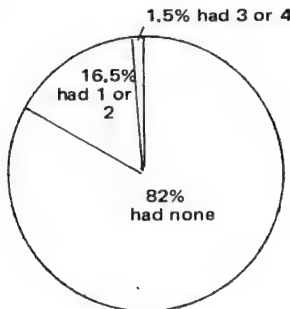
2.4c

 = those without children specified.



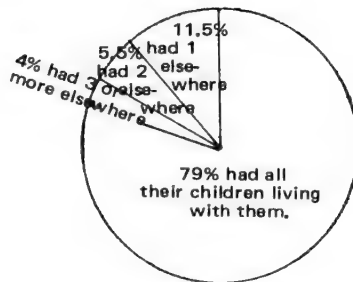
Total sample (319) and the distribution of primary and secondary age children living with them.

2.4d



Total sample (319) and the distribution of children living with them at interview who had left school and were working.

2.4e



Total sample (319) and the distribution of their children.



Table 2.5 Numbers of children by age groups of solo mothers

| Age of Mother             | Up to 29 | 30-44 | 45 & Over | Total |
|---------------------------|----------|-------|-----------|-------|
| Total Number of Mothers   | 86       | 167   | 66        | 319   |
| Total Number of Children  | 159      | 545   | 230       | 934   |
| Average Number per Mother | 1.8      | 3.3   | 3.5       | 2.9   |

The widowed and divorced had the fewest pre-school children on average—less than one in six of either group had any still of this age, whereas about one in three of mothers legally separated or living apart had pre-school children. (In fact as many as half of the legally separated sample had two pre-school children).

As might be expected, because of their young age, three out of four unmarried mothers had children under the age of five.

#### Marital status and children at schools or colleges:

As Figure 2.4c showed, eight out of every ten mothers had children being educated at primary, secondary or tertiary level. This holds for all groups, except the unmarried mothers, who, between them, had only six school-age children.

#### Marital status and children left school and working:

Figure 2.4d showed that only a small minority of the sample had any children in this category.

The proportion of solo mothers with one or more children who have left school and are working, but are still living at home, again seems to relate directly to the different average ages of the marital status groups. Thus, one in three widows have at least one child in this category, compared with one in five of the divorced and living apart, and only one in 10 of the legally separated— and none of the unmarried mothers.

Occupations of one third (33%) of the husbands or fathers, fall into the “semi and unskilled manual” category; the next highest proportions are in the “managerial” group (20.5%); “skilled manual” (17%); and “professional-directorial” (15.5%) — while the remainder fall into small identifiable categories.



No significant patterns emerge related to marital status. However, one outstanding item is the proportionately high number of unmarried mothers who did not know the occupation of the father of their child.

Table 2.6      Highest educational qualification:  
Solo mothers/husbands or fathers

| Highest Educational Qualification  | All Solo Mothers<br>No. | %    | All Husbands/Fathers<br>No. | %   |
|------------------------------------|-------------------------|------|-----------------------------|-----|
| No secondary                       | 42                      | 13   | 47                          | 15  |
| Less than 3 yrs<br>secondary       | 97                      | 30.5 | 80                          | 25  |
| 3 yrs secondary<br>or more         | 54                      | 17   | 38                          | 12  |
| School Cert. or<br>equivalent      | 38                      | 12   | 21                          | 7   |
| U.E./Matriculation                 | 19                      | 6    | 22                          | 7   |
| Vocat. Training<br>Certificate     | 32                      | 10   | 27                          | 8.5 |
| University Degree<br>or equivalent | 11                      | 3.5  | 38                          | 12  |
| Other                              | 26                      | 8    | 18                          | 5.5 |
| Don't know                         | —                       | —    | 28                          | 8   |
| TOTAL                              | 319                     | 100  | 319                         | 100 |



Table 2.6 shows the educational status of the solo mother sample and also of their husbands.(1)

No differences of achievement of any significance showed up related to marital status, so these divisions are not shown. Six out of 10 (60.5%) of all the solo mothers had either not been at school long enough or had not passed School Certificate or an equivalent compared with five out of ten (52%) of their husbands.

Just over a quarter of the mothers, and just under a quarter of the husbands, were stated to have a qualification; School Certificate, or U.E./Matriculation, or a Vocational Training Certificate, and 3.5% of the mothers and 12% of the fathers had a university degree or its equivalent. However, a multitude of "other" segments of qualification were claimed by 8% of the mothers and for 5.5% of the fathers, which further blurs an already not very clear comparison. There is the additional curiosity of 8% of solo mothers who did not know their husband's educational status, and once again the unmarried mothers were noticeable in that as many as a quarter of them did not know the educational qualification of the father of their child.

In case educational achievement varied with age, the total sample of mothers was looked at in terms of age compared with highest qualification, but the proportions were surprisingly the same - about six out of ten with no qualifications and just under three out of 10 with some secondary exam or trade certificate.

The largest group of the total sample was either married or gave birth to the first child when they were between 20-24 years old. This appears to be the average age for a sample group of New Zealand women. (2)

Overall 34% of the sample were under 20 when they married; 44.5% were 20-24; and 21.5% were 25 and over.

No patterns of age at marriage related to marital status group were apparent, except for the impression that age was of more importance.

Expressed graphically below, Table 2.7a no doubt reflects the trend for earlier marriage and courtship, also documented elsewhere (3).

- 
- (1) Throughout the rest of the text when husbands are referred to, for convenience this will also be taken to mean the fathers of the unmarried mothers' children.
  - (2) "Urban Women", Society for Research on Women, 1972 p.p. 14 - 15.
  - (3) Ibid.



Table 2.7a Age at survey compared with age at marriage or first child

Out of every 10 women: ( • • • • • • • • • • )

who at the time of the  
Survey were:

|                 |             |              |   |   |
|-----------------|-------------|--------------|---|---|
| <u>Under 30</u> | • • • • • • | were 16 - 19 | ) | When they had<br>married or had<br>their first child. |
|                 | • • • •     | were 20 - 24 | ) |   |
|                 | none        | were 25 or   | ) |   |
|                 |             | over         | ) |   |

Out of every 10 who were:

|                |             |              |   |   |
|----------------|-------------|--------------|---|---|
| <u>30 - 44</u> | • • •       | were 16 - 19 | ) | When they had<br>married or had<br>their first child. |
|                | • • • • • • | were 20 - 24 | ) |   |
|                | • •         | were 25 or   | ) |   |
|                |             | over         | ) |   |

Out of every 10 who were:

|                   |             |              |   |   |
|-------------------|-------------|--------------|---|---|
| <u>45 or over</u> | •           | were 16 - 19 | ) | When they had<br>married or had<br>their first child. |
|                   | • • • •     | were 20 - 24 | ) |   |
|                   | • • • • • • | were 25 or   | ) |   |
|                   |             | over         | ) |   |



## CHAPTER III

### HOUSING

One of the most revealing aspects of the solo mothers' housing situations was the fact that over half had moved since their change in status. It cannot be assumed that this was a direct consequence of their becoming solo mothers, or necessarily a move to better or worse housing, but merely that for 54% a change in residence had occurred.

The numbers owning and renting houses fell, while the greatest gain was to state housing; where a quarter of all the solo parents in the sample lived.

Table 3.1 Proportions of sample who lived in the same or in other accommodation before and after becoming solo mothers.

| Before/After<br>Becoming -     | Widowed | Divorced | Legally<br>Separated | Living<br>Apart | Unmarried | Total | %   |
|--------------------------------|---------|----------|----------------------|-----------------|-----------|-------|-----|
| Lived in same<br>Accommodation | 41      | 20       | 42                   | 31              | 13        | 147   | 46  |
| Lived<br>Elsewhere             | 24      | 29       | 71                   | 25              | 23        | 172   | 54  |
| Total                          | 65      | 49       | 113                  | 56              | 36        | 319   |     |
| %                              | 20.5    | 15.5     | 35.5                 | 17.5            | 11        |       | 100 |

More than half of the solo mothers (54%) no longer lived at the same place, and the variation between marital status groups is striking. Nearly two-thirds of widows, and over half of those living apart, had not moved. In all other groups, however, more had moved than had remained in the same place.

In each of the divorced, legally separated and unmarried groups, three out of five had moved. Overall, and for each group separately, the types of move made are of interest and worth looking at in some detail.

Respondents were asked what type of housing they occupied before and after becoming solo mothers.



Table 3.2      Total sample showing types of accomodation lived in  
before and after becoming a solo mother

| Type of Housing      | Before becoming Solo Mother |      | After becoming Solo Mother |      |
|----------------------|-----------------------------|------|----------------------------|------|
|                      | No.                         | %    | No.                        | %    |
| Own house *          | 176                         | 55   | 141                        | 44   |
| Rented house or flat | 76                          | 24   | 59                         | 18.5 |
| State house          | 36                          | 11.5 | 76                         | 24   |
| With parents         | 26                          | 8    | 27                         | 8.5  |
| Other †              | 5                           | 1.5  | 16                         | 5    |
| Total                | 319                         | 100  | 319                        | 100  |

\* Includes five "before" and nine "after" who said that it was either owned by the husband, in joint ownership, or in trust for the children.

† "Other" includes those replies too few in number to be separately classified e.g. free M.O.W. house, or church houses, or commune, hostels, in relative's home, housekeeping or boarding.

The numbers of women in their own houses fell by over 10% and the proportion renting also fell. The most significant gain in any category was to state housing, the percentage doubling to a quarter of all solo parents in the sample.

Many factors will have influenced the type of housing the sample occupied before they became solo mothers. In order to keep the effect of later marital status in perspective we will first look at some other characteristics of the total sample in relation to their housing type.

Of particular interest is the age of the woman when interviewed, the number of children living with her, and her husband's occupation.

After this, the typical housing situation of the various marital status types will be examined.

Table 3.3 shows that the overall pattern of movement remains the same when the sample is broken into age groups. For every age group the numbers owning and renting fell, and the numbers in state housing rose. As could be expected, however, the older a woman was



at the time of being interviewed, the higher were her chances of owning her own house; and the younger she was, the greater the probability that she would be living with her parents or renting.

Table 3.3 Total sample: Age group at the time of being interviewed compared with housing before and after becoming a solo mother

| TYPE<br>OF<br>HOUSING           |                    | Aged 29<br>or Younger |       | Aged<br>30 - 44 |       | Aged<br>45 and over |       | TOTAL           |       |
|---------------------------------|--------------------|-----------------------|-------|-----------------|-------|---------------------|-------|-----------------|-------|
|                                 |                    | Before                | After | Before          | After | Before              | After | Before          | After |
| OWN<br>HOUSE                    | Owned*<br>Outright | 18                    | 10    | 105             | 86    | 53                  | 45    | 176             | 141   |
|                                 | On<br>Mortgage     | $\frac{2}{8}$         | *     | $\frac{23}{63}$ |       | $\frac{31}{14}$     |       | $\frac{56}{85}$ |       |
| RENTED PRIVATE<br>HOUSE OR FLAT |                    | 33                    | 27    | 36              | 28    | 7                   | 4     | 76              | 59    |
| RENTED<br>STATE HOUSE           |                    | 12                    | 23    | 20              | 39    | 4                   | 14    | 36              | 76    |
| WITH<br>PARENTS                 |                    | 21                    | 19    | 4               | 7     | 1                   | 1     | 26              | 27    |
| OTHER                           |                    | 2                     | 7     | 2               | 7     | 1                   | 2     | 5               | 16    |
| TOTAL                           |                    | 86                    | 86    | 167             | 167   | 66                  | 66    | 319             | 319   |

\* Of 141 respondents living in their own houses when interviewed 56 (40%) owned them outright and 85 (60%) were buying the house on a mortgage.

Before becoming a solo parent, only about two out of every 10 in the under 30 age group owned their own houses, compared with six out of every 10 in the 30-44 age group, and eight out of every 10 in the 45 and over age group.

After becoming solo parents the proportions fell consistently to one in 10 of the under 30s, five in 10 of the 30-44s, and seven in 10 of the 45 and overs. Of those owning houses, most who were under 45 (i.e. 71 out of 96) were buying their own houses on a mortgage whereas most of those 45 or over (i.e. 31 out of 45) owned their houses outright.



The pattern for those renting was similar. Before becoming solo parents nearly four out of every 10 in the under 30 age group were renting a house or flat, compared with two out of every 10 in the 30-44 age group, and one out of 10 of those 45 and over. (After becoming solo parents this ratio fell slightly but consistently, for all age groups).

For those in state housing, the ratio before becoming solo parents was low - about one and a half in every 10 for the youngest, falling through one in ten of the middle group, to less than one in 10 for the 45s and over. After becoming a solo mother, this proportion rose consistently for all groups to three in 10 of the under 30s, over two in 10 of the 30-44s, and two in 10 for the 45s and over.

The only other category needing comment is the under 30 age group, living with their parents. As might be expected, the younger the age group, the greater the chance that they were in their parent's home before becoming solo parents or had parents to go to later.

Table 3.4a shows the overall losses and gains to various types of housing before and after the sample became solo mothers - in terms of the number of children living in the household. For example, a minimum\* total of 455 children were living with mothers in their own houses before they became solo parents, compared with at least 366 children in this situation after the mothers became solo parents. In state housing where there was the greatest net gain, the number of children rose from 109 to at least 214 after solo motherhood occurred.

Distribution of the total number of children living with mothers, showing their housing type before and after becoming solo mothers;  
Table 3.4a Before becoming a solo mother

| Type of Housing      | No. of Children in: |                  |                  |                           | Total Children | Total Parents |
|----------------------|---------------------|------------------|------------------|---------------------------|----------------|---------------|
|                      | 1 child families    | 2 child families | 3 child families | 4 child or more families* |                |               |
| Own house            | 24                  | 130              | 141              | 160 Min.                  | 455            | 176           |
| Rented house or flat | 29                  | 50               | 36               | 40 Min.                   | 155            | 76            |
| State house          | 4                   | 16               | 21               | 68 Min.                   | 109            | 36            |
| With parents         | 18                  | 12               | 3                | 4 Min.                    | 37             | 26            |
| Other                | 3                   | 2                | 0                | 4 Min.                    | 9              | 5             |
| Total Children       | 78                  | 210              | 201              | 276                       | 765            | 319           |
| Total Mothers        | 78                  | 105              | 67               | 69                        |                |               |

\* Four or more children was the highest classification analysed



here, so that the total number of children involved is the absolute minimum number both in the four-child family column and in the totals.

Table 3.4b After becoming a solo mother

| Type of Housing      |                | No. of Children in: |                  |                  |                            | Total Children | Total Parents |
|----------------------|----------------|---------------------|------------------|------------------|----------------------------|----------------|---------------|
|                      |                | 1 child families    | 2 child families | 3 child families | 4 child or more families * |                |               |
| Own House            | Owned Outright | 18                  | 9                | 44               | 51                         | 136            | 56            |
|                      | On Mortgage    |                     | 9                | 66               | 51                         | 104            | 85            |
| Rented house or flat |                | 24                  | 38               | 24               | 32 Min.                    | 118            | 59            |
| State house          |                | 9                   | 44               | 57               | 104 Min.                   | 214            | 76            |
| With Parents         |                | 17                  | 14               | 6                | 4 Min.                     | 41             | 27            |
| Other                |                | 10                  | 4                | 12               | 0                          | 26             | 16            |
| Total Children       |                | 78                  | 210              | 201              | 276                        | 765            | 319           |
| Total Mothers        |                | 78                  | 105              | 67               | 69                         |                |               |

This table was predictable from earlier findings on marital status and age of mother, but one additional item of interest is the average number of children for each type of tenure. The highest average number of children was three for the solo mothers in the sample who were in state housing. For families in their own houses the average number of children was 2.5, for those renting it was about two, and for those living with parents or in "other" alternatives it was 1.5 children on average. This ratio changed only insignificantly before and after the occurrence of solo parenthood.

Home ownership was examined in terms of the number of children affected, and whether or not the house was owned outright or on mortgage. Of 107 families with three children or less and living in their own homes, nearly half (48 families) owned their houses outright and 59 were buying them on a mortgage. However, of the 34 families with four or more children living in their own homes, less than a quarter (eight out of 34) owned them outright and 26 were buying them on a mortgage. While no generalisations can of course be made about home ownership and numbers of children, one cannot help wondering about the day to day circumstances of the 26 mothers of at least four



children each, who are buying their own houses.

Tables 3.5a and b show the housing situation before and after the respondents became solo mothers, in terms of the occupations of their husbands.

### Housing situation in terms of husband's occupation

Table 3.5a Before becoming a solo mother

| Type of Housing               | Husband's Occupation: Professional/Directorial | Managerial Semi-Prof. Own Bus. | Sundry* Tertiary | Skilled Manual | Semi-skilled Unskilled Manual | Unemployed/ On Benefit Prison/Retired | Sub-Total        | % in each housing type |
|-------------------------------|--|--------------------------------|------------------|----------------|-------------------------------|---------------------------------------|------------------|------------------------|
| Own house                     | 34   | 54                             | 17               | 23             | 44                            | 2                                     | 174              | 56                     |
| Renting house or Flat         | 12   | 8                              | 8                | 17             | 27                            | 2                                     | 74               | 24                     |
| State House                   | 1  | 1                              | 3                | 6              | 23                            | 2                                     | 36               | 12                     |
| With Parents                  | 1  | 2                              | 1                | 6              | 11                            | 0                                     | 21               | 6.5                    |
| Other                         | 2  | 0                              | 0                | 2              | 1                             | 0                                     | 5                | 1.5                    |
| Sub-total                     | 50   | 65                             | 29               | 54             | 106                           | 6                                     | 310 <sup>†</sup> |                        |
| % in each Occupation Category | 16   | 21                             | 9.5              | 17.5           | 34                            | 2                                     |                  | 100                    |

\* Occupations in the tertiary sector include clerical, sales and service.

† Nine respondents did not know their husband's occupation, reducing the total of respondents for this question to 310.

Table 3.5a shows the pattern of home ownership before the respondents became solo mothers, in terms of their husbands' occupations. For all occupational groups, house ownership was the most frequent situation, and renting of a house or flat was the next most frequent. The highest proportion of house owners were in the professional/directorial and managerial/semi-professional categories, where about three-quarters owned their own houses. For these two groups, renting accounted for almost all of the remaining quarter.

In all other occupational groups, ownership or renting were the most common categories, but accounted for a smaller proportion of the



total.

Nearly one quarter of the families of the semi-skilled and unskilled groups were in state housing, as were a smaller proportion of families from other groups.

Table 3.5b shows the net housing changes occurring after the change in marital status. The proportion of professional/managerial category families owning their own houses, remained the same. In all other groups, however, there was a net loss from ownership. The change in renting patterns was not decisive, except for the reduction by 10 families in the semi and unskilled manual group.

The greatest net gain across all occupational categories was to state housing, which claimed a quarter of respondents overall. It accounted for about one third of all families where the husband was in a skilled, semi-skilled or unskilled occupation, about a fifth of the tertiary and semi-professional families, and under a tenth of the professional/directorial group.

Table 3.5b After becoming a solo mother

| Type of Housing               | Husband's Occupation:    |                                |                  |                |                               |                                | Sub-Total | % in each housing type |
|-------------------------------|--------------------------|--------------------------------|------------------|----------------|-------------------------------|--------------------------------|-----------|------------------------|
|                               | Professional/Directorial | Managerial Semi-Prof. Own Bus. | Sundry* Tertiary | Skilled Manual | Semi-skilled Unskilled Manual | Unemployed/ On Benefit Prison/ |           |                        |
| Own House                     | 34                       | 38                             | 13               | 17             | 37                            | 1                              | 140       | 45                     |
| (Owned Outright)              | 20                       | 19                             | 3                | 3              | 11                            | 0                              | 56        | 18                     |
| (Owned on Mortgage)           | 14                       | 19                             | 10               | 14             | 26                            | 1                              | 84        | 27                     |
| Rented house/flat             | 6                        | 10                             | 9                | 15             | 17                            | 1                              | 58        | 19                     |
| State House                   | 4                        | 10                             | 5                | 17             | 36                            | 2                              | 74        | 24                     |
| With Parents                  | 2                        | 5                              | 1                | 3              | 11                            | 1                              | 23        | 7                      |
| Other                         | 4                        | 2                              | 1                | 2              | 5                             | 1                              | 15        | 5                      |
| Sub-total                     | 50                       | 65                             | 29               | 54             | 106                           | 6                              | 310†      | 100                    |
| % in each Occupation Category | 16                       | 21                             | 9.5              | 17.5           | 34                            | 2                              |           |                        |



Again, the overall proportion of 18% owning outright, compared with 27% owning on mortgage, masks variation between different groups. For the families of the professional/directorial and managerial/semi-professional groups, half or more houses were owned outright compared with under one third for the other groups.

Now the analysis returns to marital status and to very broad patterns which seem associated with this. Overall, 44% of the sample owned their houses - 17.5% owning them outright and 26.5% buying them on a mortgage. Over half (56%) were renting or had some other arrangement. But such an overall figure masks great differences between marital status groups, as Tables 3.6 and 3.7 show.

Table 3.6 Marital status by tenure of accommodation

| Type of Tenure  | Marital Status: |          |                   |              |           | Sub-total | %     |
|-----------------|-----------------|----------|-------------------|--------------|-----------|-----------|-------|
|                 | Widowed         | Divorced | Legally Separated | Living Apart | Unmarried |           |       |
| Owning Outright | 38              | 7        | 5                 | 6            | 0         | 56        | 17.5  |
| Mortgaged       | 18              | 14       | 31                | 21           | 1         | 85        | 26.5  |
| Renting         | 9               | 28       | 77                | 29           | 35        | 178       | 56.0  |
| Sub-total       | 65              | 49       | 113               | 56           | 36        | 319       |       |
| %               | 20.5            | 15.5     | 35.5              | 17.5         | 11.0      |           | 100.0 |

Table 3.7 Marital status and whether they are owning or renting

Most of the women in the sample owned their houses outright ○ were buying with a mortgage ● were renting ∅

| Out of every 10:- |                |                     |                       |
|-------------------|----------------|---------------------|-----------------------|
| Widowed           | ○ ○ ○ ○ ○ ○    | ● ● ●               | ∅                     |
| Divorced          | ○              | ● ● ●               | ○ ○ ○ ○ ○ ○ ○         |
| Legally Separated | ○              | ● ● ●               | ○ ○ ○ ○ ○ ○ ○ ○       |
| Living Apart      | ○              | ● ● ● ●             | ○ ○ ○ ○ ○             |
| Unmarried         | None           | ○                   | ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ |
| Marital Status    | Owned Outright | Owned with Mortgage | Rented                |



A brief overview of the housing situation by marital status follows after the next table.

Weekly outgoings on mortgage payments or rent are shown in Figure 3.8 below.

Figure 3.8 Approximate weekly amounts paid on mortgage repayments or rent

Fig. 3.8a

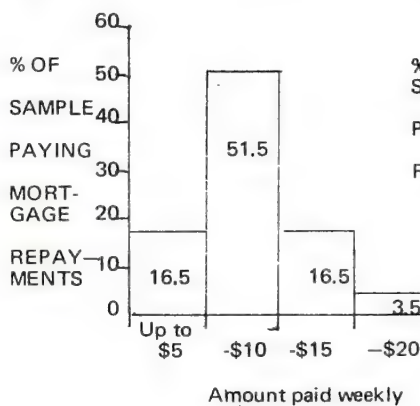
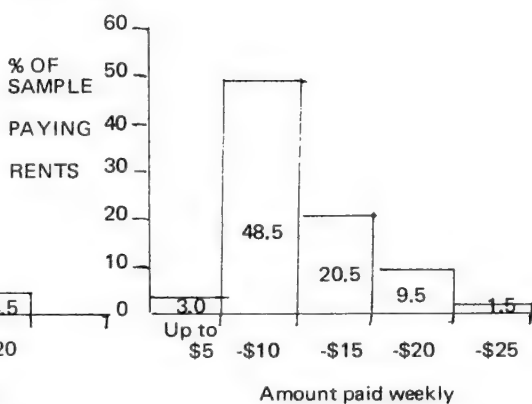


Fig. 3.8b



Eighty-five women owned their houses on a mortgage but the amount paid was only known for 75 of these and Figure 3.8a is based on this number. The remaining 10 either did not know the amount or were in slightly ambiguous circumstances, such as living in a house to which they were not sure of the proprietary rights (usually because it was jointly owned or in their former husband's name.)

A further 178 women were living in rented accommodation, but estimates of weekly rent were not available from 30 of these, either because they did not know the amount, or because they were there rent-free as housekeepers or boarders, or for some other reason. Figure 3.8b is therefore based on 148 women.

#### Overview of housing differences for the marital status groups:

On the whole the housing differences shown seem to reflect age and income differences already examined, but the differences are such that a brief outline for each marital group is worth giving. (Appendix B includes a detailed comparison of the proportions who had moved, their types of housing and their weekly housing costs.)

#### Widows:

Nearly two-thirds were living in the same accommodation as before



they were widowed.

Although widows were only 20.5% of the sample, they made up 40% of all those who owned their own houses at the time of interview. This is partly because they made up 31% of all those who owned their own houses before becoming solo parents. Other contributing factors are probably their higher average age, insurance cover, and perhaps their own, or their older children's ability to work. A further security advantage the widowed group had, compared with the other marital status groups, was the proportion owning their houses mortgage free. Out of the 56 in the sample who did so, 39 were widows. Of the 85 women buying their houses on mortgages, only 18 were widows.

Only one widow was paying more than \$10 a week in mortgage repayments, and eight others were paying less than \$5 a week. Widows were the only group where any (3) were paying less than \$2.50 a week in mortgage repayments.

The nine widows who were renting houses all paid \$10 or less a week.

Widows in the sample were spread over fewer housing types than were other groups. Most owned their houses, and the second largest group were those renting state houses, perhaps explaining the comparatively low rents.

Fewer widows had moved since becoming solo parents than had other groups. One in every nine had lived in state housing before becoming a solo mother, and this was similar to the sample average. The ratio of widows in state housing later remained virtually the same, while for all other groups it rose to over one in three.

#### Those Divorced:

Over half of divorced solo mothers had moved since the divorce and many had moved to different types of housing. The loss was from owning and renting, and the greatest net gain was to state housing.

Before divorce this group made up 17% of all house owners; afterwards they made up 15%. Again, before divorce they made up 24% of all those renting, and afterwards only 13%. None were in state houses before divorce - afterwards 15 were.

Of those buying a house on mortgage, the average payment made was, as for all groups, \$5 - \$7.49 a week; but, as with all groups except widows, the range of payments made was considerable - from \$2.50 to \$20 or over a week. Of the 23 renting at the time of interview, nearly three-quarters (17) were paying \$5 - \$10 weekly, and a further six were paying \$10 - \$15 a week.

#### The Legally Separated:

Nearly two-thirds of the legally separated solo mothers had moved



since their change in marital status. Over half had previously owned their own houses, but this fell to under one-third after the separation. Of those who did own their own houses, less than one in six owned them outright compared with two in six of the divorced, and four in every six of the widows. There was not a great increase in the percentage renting (5%), but the numbers in state houses more than doubled. Another change was that seven were now living with their parents at the time of interview. It could be that the substantial change of pattern shown by this group represents some of the instability of what for many is undoubtedly a transition stage between marriage and divorce. Well over half of the group had been legally separated for less than two years, and would not yet qualify for divorce on grounds of separation.

Of those buying houses on mortgage, no legally separated woman was paying less than \$5 a week. Over half were paying between \$5 and \$10, but the range extended up to \$17.50 a week.

Of the 73 paying rent of some kind, 45 were paying \$5 - \$10, and a further 16 were paying \$10 - \$15 per week.

#### Those Living Apart:

This group showed less change than others. There was the usual loss of house previously owned or privately rented, but less than in any other group, except widows. The comparable gain was to "other" forms of accommodation, including four who were living with parents.

Of the 21 buying their own house or mortgage (only one in five owning outright), 15 were paying between \$5 and \$9.99 and the rest slightly more or less. The 23 renting had a weekly payment pattern similar to the separated. Twelve paid between \$5 and \$10; a further seven paid up to \$15, and three up to \$20. Only one paid over \$20.

#### The Unmarried:

Nearly two-thirds of the unmarried had moved from the accommodation they were in before their baby was born, but this is less surprising than for other groups, who, with marriage, would be more likely to have some kind of (settled) domesticity.

Of the 25 women in the sample who were living with their parents before becoming solo parents, 20 were single girls who later became unmarried mothers. It is not surprising that the number was so high in view of their age range - 11 were under 20 when interviewed, and a further 11 were between 20-24. What is perhaps more surprising is that as many as a third were living with their parents after becoming solo mothers.

The number renting flats or houses remained the same, but of course, as the numbers moving makes clear, these were in most cases



not the same flats or houses they were in previously.

Four girls at the time of interview were working as live-in housekeepers - a well-known way for unmarried mothers to cope with the three problems of work income, accommodation and child-care.\*

Only one unmarried mother owned a house, and she was paying between \$10 - \$12.49 a week in mortgage payments. For those renting, the range was from under \$5 to \$20 a week - most paying between \$5 and \$15.

The average weekly amount paid by both owners and renters was between \$5 and \$10, but the distribution differed for the two groups around this average. Thus two-thirds of all those on a mortgage paid less than \$10 a week, compared with just over half of those paying rent. A fifth of those on a mortgage paid between \$10 and \$20 a week compared with nearly a third of renters, who paid between \$10 and \$25 weekly.

#### Comments on finding accomodation:

As discussed earlier 172 women, or just over half the sample, had moved since becoming solo parents. 105 of these said that they had experienced no difficulties, although 20 added that they would have had problems if parents, friends or relatives had not helped with accommodation or money. The remaining 67 women, or nearly four out of every 10 of those who had moved mentioned a variety of difficulties they had had.

Well over half of these (41) commented on difficulties associated with rented accommodation. Nineteen women felt they had insufficient money to pay what they considered were high rents for a pleasant house or flat. Nine others were saying more or less the same thing when they commented adversely on their present accommodation - for example, "I hate this place" - but said they could afford nothing better. A further 13 women had had problems involving landlords and their attitudes: seven said they had difficulty finding landlords who would accept children, and a further six felt that as solo parents they seemed to be considered bad risks, either for paying rent or for maintaining their flats.

Another group (19) mentioned as a problem long waits to get a state house.

A further 11, all of whom owned their houses, spoke of difficulties maintaining their homes. Four would have liked to have owned

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\* See "The Unmarried Mother - Problems Involved in Keeping Her Child", op.cit.



their own homes, but found that because they were 'single' women, they were unable to get loan finance.

The remaining comments were more general:- four felt their accommodation too small, or too far from schools or public transport, and a further nine said that they were reluctantly living with parents or friends who had helped them out of a serious accommodation problem. Most of these said they would like to move, but gave a variety of reasons why they felt they could not, such as financial insecurity or being in a better place than they could otherwise afford.

#### Comments on the neighbourhoods they lived in:

All solo mothers were asked if they had any comments to make on the neighbourhood in which they lived and 185 of the 319 made some comment. Unfortunately, we were not able to relate these comments back to whether or not they had moved since they became solo parents, and this could presumably affect their feelings. For example it may or may not be easier to cope as a solo parent in an area where one has already settled and knows the neighbours and services. Also, as with all questions of attitude and opinion, it is not possible to suggest why the respondents felt as they did without a type of analysis which was not intended by this survey.

In fact, a study of why people feel as they do about their neighbourhood would make a fascinating study of its own: e.g. how do pre-school children affect a mother's ability to be involved in the area? What facilities aid mixing? What affect does low income have in colouring a view of the world? Do 'single' women living in areas mostly populated by couples appear as a threat to married women and are they really shunned as a consequence? To what extent does the loss of a partner (by whatever means), induce withdrawal or alternatively loneliness which requires increased contact? And how does this vary with personality, type of family and nearness of relatives? Such questions are all unfortunately beyond the scope of this study, but the comments elicited touch the surface of deep issues.

Table 3.9 shows the way opinions ranged. Just over one fifth did not like their neighbourhood, compared with one quarter who did like it; one ninth were fairly neutral and over two-fifths made no comment.

Quite a high number, (33 - or one in every 10 women), strongly disliked the neighbourhood they were living in, saying they hated it and that it was rough, noisy or a "second Coronation Street". Slightly more disliked it and gave specific reasons, almost all related to lack of contact with people in the area. Twenty-three felt they were outsiders who were "shunned" or "criticised" by their neighbours, a further 10 felt that they had insufficient contact with others in the area, and two said they disliked their present area because it represented a drop in



standard from where they had lived previously. Although these were the only two specifically to compare their present and previous situations, the tone of many of the criticisms suggested that they were mostly, if not all, women who had moved since becoming solo parents.

Table 3.9 Reaction to their neighbourhood

| Attitude to Area                   | No. | %     |
|------------------------------------|-----|-------|
| Strongly disliked area             | 33  | 10.5  |
| Disliked area                      | 35  | 11.0  |
| Sub-total; all disliking area      | 68  | 21.5  |
| Neutral ("O.K.", "Can't complain") | 36  | 11.0  |
| Liked area                         | 58  | 18.5  |
| Strongly liked area                | 23  | 7.0   |
| Sub-total: all liking area         | 81  | 25.5  |
| No comment either way              | 134 | 42.0  |
| Total                              | 319 | 100.0 |

A ninth of those interviewed gave fairly neutral comments, saying it was "satisfactory", "O.K.", "no problem" or "can't complain", but twelve of these made more qualified comments, such as it was all right if you kept to yourself, or if you did not speak to anyone's husband.

Over a quarter altogether made favourable comments, nearly a fifth of the sample feeling that it was a "good area" with "decent", "pleasant" or "friendly" people and "convenient to shops" or "near transport". Another 23 were highly pleased and gave lavish praise to the "very good", "kind", "helpful" people, some of whom had made babysitting or child-minding "never a problem".

Finally, four out of every ten women made no comment at all on their neighbourhood, which probably meant that they had no strong feelings either way.



## CHAPTER IV

### INCOME

Questions about income revealed that more than half the sample were receiving a social security benefit and the same number were receiving income from employment, with many having more than one source of income. The numbers on benefit showed big differences, ranging from nine out of ten widows on benefit to only two out of ten unmarried mothers.

A third of all status groups were critical of the staff of the then Social Security Department for their "unhelpful" attitudes and the difficulty they seemed to have obtaining benefits.

The difficulties of receiving maintenance were also described, with 90 mothers not receiving maintenance payments as arranged.

There were two main questions on income, one relating to amount, and the other to the source of the income.

Of the 319 respondents, 317 gave details of their net average weekly income.\* The distribution of this income is shown in Fig. 4.1.

Well over half (57.5%) had average weekly incomes of between \$30 - \$50. This distribution held for all marital status groups with the notable exception of unmarried mothers. Among the 36 in the latter group, five had no income, eight others had less than \$20, and over three-quarters (29) had incomes of less than \$40 a week. Income from all sources was included in the question eliciting this average. The lower rates for unmarried mothers would in part reflect smaller amounts of family benefit for fewer children. Other possible factors, such as few working because of younger children, and perhaps lower wages because of younger age and low paid jobs, will be pursued further in Chapter V.

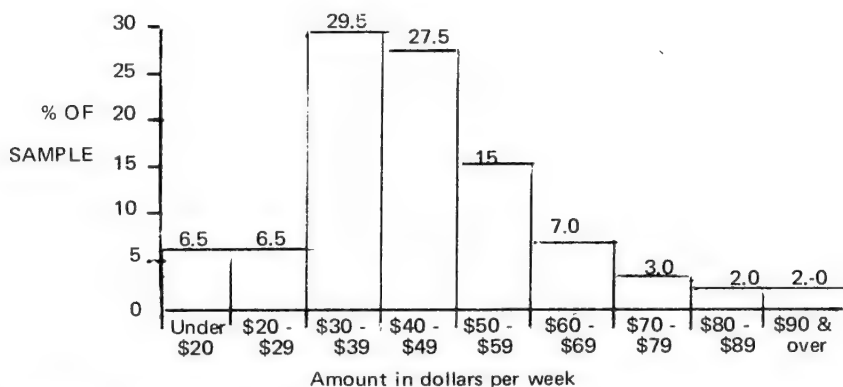
When total income is examined in relation to the number of children living at home, only a slight relationship can be seen between increased numbers and higher income. The median income group for mothers with one child was \$30 - \$39, compared with \$40 - \$49 for those with two or more children, but this difference could be explained merely by increased amounts of family benefit as family size rose.

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\* Such a high response rate belies the pessimism often expressed by researchers who anticipate respondents' unwillingness to reply on questions specifically related to income.



Figure 4.1 Distribution of net average weekly income



#### Sources of income:

All respondents were asked their sources of income and this was categorised into four main sources:

- 1) Social Security benefits (including supplementary assistance)
- 2) Earned income (given separately when from employment and when from boarders)
- 3) Maintenance
- 4) Other sources of private income

This revealed:

- 96.5% (308) were collecting family benefit for at least one dependent child.
- 56.0% (179) were receiving a social security benefit. 12% (38) were also receiving Supplementary Assistance.\*
- 56.5% (180) were receiving earned income from employment.
- 11.5% (37) were receiving income from boarders.
- 47.5% (121) out of 254 who were not widows were receiving maintenance payments.
- 21.0% (67) had private income from such sources as dividends, interest or private superannuation.
- 9.0% (28) were receiving some income from relatives, voluntary organisations or other "charitable" sources.
- 1.5% (5) had no source of income at all.

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\* A full explanation of rates and eligibility criteria which applied at the end of 1971 is contained in Appendix C. The subsequent many changes to policy are also included.



As can be seen from the above figures, many respondents had more than one source of income. Before going on to look at the distribution of the various sources in more detail, this overlap of sources will first be examined briefly.

Figure 4.2 Percentage of sample with various sources of income

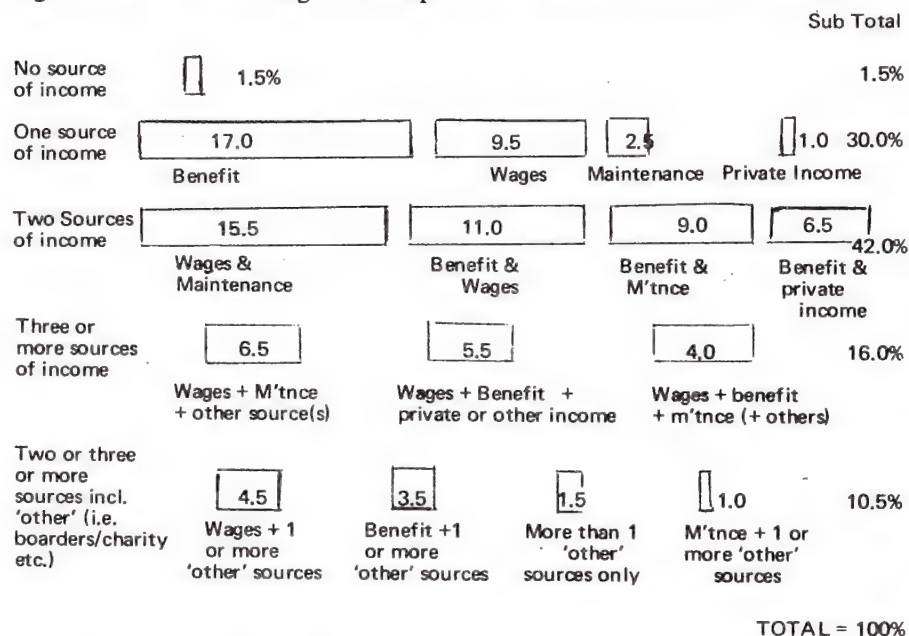


Figure 4.2 shows the percentage of the total sample with various sources of income. The largest single category was for those on benefit only (17.0%). The third largest was those on benefit plus wages, where earnings would be limited to the level still permitting benefit eligibility. 28%, or over one in every four of the sample came into one of these two groups.

The second largest category was those with wages and maintenance (15.5%) where no earning restrictions would exist.

It should be remembered when reading this table that maintenance categories do not include widows. However one category, the 6.5% on benefit and private income, (i.e. rent, dividends, interest, etc.) is composed only of widows. Another category relating to one particular group is the 1.5% with no source of income, and these were all unmarried mothers.

(Appendix B includes a chart which summarizes the main sources of income by marital status, which is much too complex to pursue in



detail here).

Table 4.3 shows one source of income which varies greatly between marital status groups.

Table 4.3 Whether on benefit and supplementary assistance by marital status.

| Whether on benefit or not                  | Widowed | Divorced | Legally Separated | Living Apart | Un-married | Total | %    |
|--|---------|----------|-------------------|--------------|------------|-------|------|
| On benefit & supplementary assistance      | 3       | 9        | 19                | 7            | 0          | 38    | 12   |
| On benefit only (i.e. not on S.Assistance) | 54      | 17       | 39                | 24           | 7          | 141   | 44   |
| Not on benefit                             | 8       | 23       | 55                | 25           | 29         | 140   | 44   |
| TOTAL                                      | 65      | 49       | 113               | 56           | 36         | 319   | 100% |

The types of benefit for which the various marital status groups were eligible differed markedly. Invariably widows with a child would automatically qualify for a statutory monthly benefit. All other formerly married groups would be eligible for emergency weekly Domestic Purposes Benefits where more discretionary criteria apply. Pregnant single women would have received a normal weekly sickness benefit.

### Incidence of Benefit:

The incidence of benefit shows dramatic differences. Nearly nine out of 10 widows were on benefit, compared with around half of the divorced, legally separated and living apart, and only two out of 10 of the unmarried mothers. This difference could in large measure be explained by differences in eligibility criteria, particularly the regulation requiring that application be made to the court for a maintenance order before a benefit may be granted. For unmarried mothers there is the additional prerequisite of acknowledgement of paternity by the father. Another fact which could influence a solo parent's being on a benefit is the amount she can earn while still retaining benefit eligibility. At the time of the survey, the income exemption was \$13 a week for a solo mother with dependent children, which meant that an income of \$13 would be disregarded. However for any amount above that her benefit would be reduced \$2 for every extra \$2 earned.

The basic weekly rate of widows benefit at the end of 1971 was \$16 plus \$12 mothers allowance to cover the first child, plus \$1.50 for



each additional child. Thus a widow with one child would receive \$28 per week and \$41 if she were earning to the limit of the earning exemption. The family benefit of \$1.50 would give a working mother of one child a total weekly income of \$42.50.

Supplementary assistance may be given if it is applied for to make up the difference between necessary outgoing and current income, and can be assumed to indicate financial hardship. Few widows and no unmarried mothers were receiving it, but as many as half of the beneficiaries in the other groups were on supplementary assistance.

As well as being asked about their situation at the time of the interview, all solo mothers were in addition asked if they had ever requested advice about social security benefits. Thirty-six per cent (113) had never done so, but 64% (206) had asked for advice.

All were also asked if they had ever applied for a benefit. Unfortunately they were not asked how many were granted one, and how many were refused. Nevertheless the results are interesting in that they show that the highest incidence of application was among the widowed and the unmarried. Furthermore 58 widows had even applied, and 57 were on benefit when interviewed. One reason for this is no doubt that a widow's benefit is statutory, whereas the Emergency Benefit (Domestic Purposes) that the others would receive has more discretionary criteria. Another probable reason is that for other groups, particularly unmarried mothers, the weekly sickness or emergency benefits tend to be applied for, and/or granted for shorter periods of time.

Table 4.4 Those ever applying for social security by marital status group

| Ever applied for benefit             | Widowed | Divorced | Legally Separated | Living Apart | Unmarried | Total | %    |
|--------------------------------------|---------|----------|-------------------|--------------|-----------|-------|------|
| No                                   | 7       | 16       | 40                | 13           | 7         | 83    | 26%  |
| Yes                                  | 58      | 33       | 73                | 43           | 29        | 236   | 74%  |
| TOTAL                                | 65      | 49       | 113               | 56           | 36        | 319   | 100% |
| Actually on benefit when interviewed | 57      | 26       | 58                | 31           | 7         | 179   |      |

#### Difficulties obtaining benefits:

All respondents who had applied for a social security benefit were asked if they had experienced any difficulties. 35.5% (84) said



that they had had no difficulties, whereas 74.5% (152) claimed to have had difficulties. One in every four of these felt that their major difficulty had been the length of time they had to wait to learn whether their application had been successful, and then their wait for the benefit itself.

A frequent comment from those who had not been accepted was that they were ineligible because they had too much money from sources such as wages and insurance policies. Quite a few understood from advice and comments given at the time, that they should first spend all their savings in order to become eligible.

Several mothers said they had found it difficult to get their needy situation across to the Social Security staff. Some described this stage as a fight. Some who had been refused did not know why, and resented not knowing the reasons. Others who had been given a benefit felt that it was quite insufficient for their needs. Six others still did not know what their rights were and felt bewildered or annoyed with the Department for not making this clear.

Unmarried mothers in particular seemed to have found great difficulty in getting any benefit at all. But a third (50) from all status groups were critical of the Department for the frustrating situations which arose. Comments were frequent about "poor organisation" and inconvenience. The tenor of many of these comments was that the Department could have been more constructively helpful. Some complained of sarcasm and short behaviour from counter clerks; others of lack of privacy, and of being asked personal questions in front of several other people. Many took exception to the type of questioning, particularly when they had been asked whether they had defacto marriages. Several, by their comments, indicated that they felt as strongly as the mother who said that the Department's employees had been "uncooperative, the service was slow, and I was treated like dirt!"

#### Benefit only:

All respondents were asked if they had ever been on a benefit only. 53% (169) had not, but as many as 47% (150) had lived on a benefit only at some time. Under half of the widowed, divorced and legally separated had been on a benefit only, about half of those living apart, and over half of the unmarried mothers.

All who had ever relied on a benefit as their sole source of income were asked if they had had difficulty living on it. Ten per cent (15) of the sub-sample had found no difficulty, but nearly half of these felt that they only managed because they were living with their parents or relatives, or that friends had helped them.

The remaining 90% (135) found living solely on a benefit insufficient. Most felt that they had been living at a "mere subsistence level",



and many felt keenly the fall in level from their previous standard of living. The remedy chosen by many of these women was to find a job, but others were unable to find jobs with few enough hours for their earnings not to affect their benefits.

All current beneficiaries were asked if their earning capacity was limited by their benefit, and 71% (127) said that it was. The Department of Social Welfare would no doubt claim that this was not so, as any woman was at liberty to earn up to a permitted annual limit and not have it affect the benefit. The "fact" of the matter however is not at issue - rather that a large majority of the solo parents questioned "felt" that their earnings were being restricted (1). (This issue will also be referred to in Chapter Von Employment).

Many of those who had found difficulty living on a benefit alone found it impossible to pay for replacement or repair of the larger durables such as furniture or household machinery. A few (5) found that their benefit had not even covered basic food and clothing. The same number felt that they had coped badly but would have fared worse if relatives, friends, or voluntary organisations had not come to their help. As many as 67 felt that more financial help was imperative if hardship was to be prevented, and most mentioned the government as the obvious source. A few mothers felt that benefits or their allowances for children, should increase with the age of the child (2).

Over half of the total sample were in paid employment and this held true for those legally separated and living apart, of whom 53% were working. Slightly fewer widows were working and about two-thirds of the divorced and unmarried mothers. The work situation will be examined more closely in the next chapter, but as the concern of this chapter is the income that working represents, it should be noted that Table 4.2 showed that 25% of the total sample were living on wages alone, or had wages and maintenance as a main source of income; a further 11% had wages supplementing benefit income.

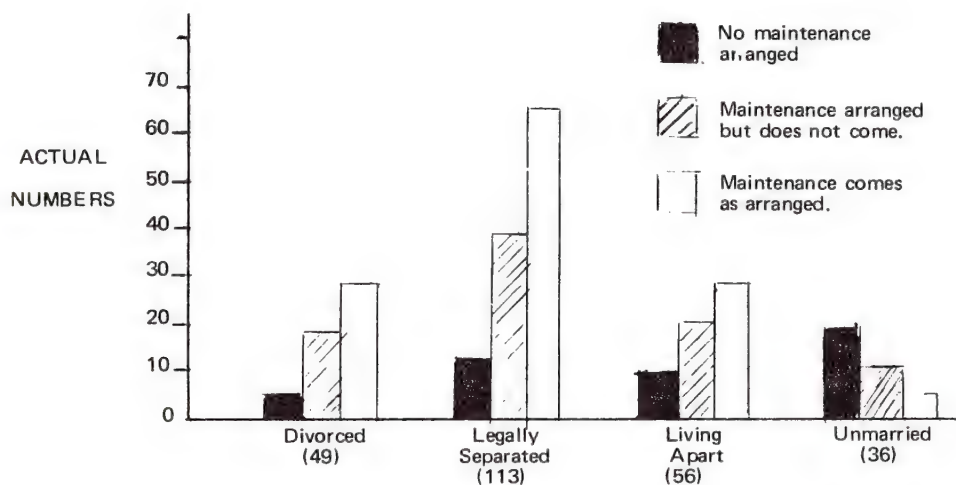
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- (1) In its 1973 benefit booklet, the Department states its amended policy thus: "benefit is reduced by \$1 per year for each \$2 of income in excess of the income exemption up to \$1300 a year, and thereafter by \$3 for each complete \$4 of excess income". Such a change implies that a disincentive effect was operating from previous policy on income allowed.
  - (2) This view is amply backed up by the considerable international research presented in Margaret Wynn's "Family Policy" -- Michael Joseph 1969, Penguin 1972.



Table 4.5 Whether earning or not, by marital status

| Earning or not | Widowed | Divorced | Legally Separated | Living Apart | Unmarried | Total | %     |
|----------------|---------|----------|-------------------|--------------|-----------|-------|-------|
| Yes            | 34      | 32       | 60                | 32           | 22        | 180   | 56.5% |
| No             | 31      | 17       | 53                | 24           | 14        | 139   | 43.5% |
| Total          | 65      | 49       | 113               | 56           | 36        | 319   | 100%  |

Figure 4.6 Maintenance situation by marital status



Maintenance is a troublesome issue for courts and the Department of Social Welfare who make the orders and try to ensure payment, and a problem as well for those who hope to receive it. Fig. 4.6 shows a most irregular distribution between the various marital status groups in terms of the proportions who had made arrangements for maintenance. Over half of the unmarried had no arrangements, compared with nearly two in ten of those living apart, and about one in ten of the legally separated and the divorced.

It could be that the proportion of maintenance arrangements is related to the extent that the dissolution of the marriage has been through a legal process.

Where arrangements had been made, only around six out of every ten in the three formerly married groups received the maintenance as



arranged, and only a quarter of the unmarried mothers did so. The overall pattern that emerges is that a third of every relevant status group were not receiving maintenance that they should have been receiving - a total of 90 solo mothers.

A quarter of this group who were not receiving maintenance as arranged thought it was because their husbands were not living in New Zealand or just could not be traced. A further ten said that their husbands had simply refused to pay as ordered. Five felt that their husbands did not pay in order to be malicious and to punish them.

About a fifth said that they did receive irregular payments, separated by long and worrying waits. Another fifth said that if and when they did get some money, it was not as much as it should be. Ten of those receiving nothing felt that this was because their husband was unemployed, or ill and unable to work, or could not earn enough to afford to pay anything. Several also mentioned that their former husband now had another family to support.

Several others mentioned thousands of dollars owing to them from husbands defaulting over a number of years, but respondents frequently added that it was a "waste of time pushing for it" as there was little or no hope of ever securing the money owed.

Four solo mothers who did not have maintenance arrangements said that they were too proud to ask for maintenance or to take legal action. Five were not yet receiving maintenance because they were still consulting lawyers and making preliminary arrangements.

Twenty mothers mentioned that the most difficult time for coping financially was between becoming a solo parent and receiving the first maintenance or social security payment. Many of these said that there was a delay of several months.

The most frequently heard comment on non-payment made by women who were not receiving their maintenance was that the men should not be allowed to get away with it, and that it was terribly "unfair" that a man could just disappear, possibly leaving New Zealand, and his wife and children with no financial assistance at all.

One source of finance available automatically is family benefit. Table 4.7 shows the number of mothers receiving this payment for their children.

In Chapter II it was seen that the mothers sampled were caring for 821 children. It is not possible to say exactly how many of these children had left school and were working at the time of interview, although we do know that 57 mothers had at least one child in this category, and 66 is a minimum estimate of these children. No specific question was asked about capitalisation of family benefit, but by deduction it would seem that family benefit for up to 113 children had been capitalised.



Table 4.7 Number of children for whom mothers receiving family benefit, by marital status

|  | Widowed | Divorced | Legally Separated | Living Apart | Unmarried | Total |
|--|---------|----------|-------------------|--------------|-----------|-------|
| Number of mothers  | 61      | 49       | 110               | 54           | 34        | 308   |
| Number of children   | 133     | 90       | 260               | 129          | 39        | 651   |
| Average number per mother for whom family benefit being received | 2.2     | 1.8      | 2.4               | 2.4          | 1.1       | 2.1   |

A final range of other sources of income is given below. (No totals can be shown as more than one source could apply to the respondents).

Table 4.8 "Other" sources of income, by marital status

| Source                             | Widowed<br>65 | Divorced<br>49 | Legally Separated<br>113 | Living Apart<br>56 | Unmarried<br>36 | Total<br>319 |
|------------------------------------|---------------|----------------|--------------------------|--------------------|-----------------|--------------|
| Boarders                           | 9             | 11             | 8                        | 9                  | 0               | 37           |
| Voluntary organizations and family | 7             | 6              | 9                        | 5                  | 1               | 28           |
| Private income                     | 42            | 5              | 9                        | 11                 | 0               | 67           |

The outstanding figure here is that 42 widows, or over six in every 10, had a private income. This could be dividends, interest, rents and so on. In fact three widows had private superannuation, and it can be assumed that many widows would have investment of lump sum or annuity received from their husband's life insurance. To the extent that it is often continuing provision from their former husbands it is similar to maintenance payments to other groups.

None of the income sources of the other four status groups show another such frequent provision. However, boarders are a source of income for a total of 37 - or one in every eight of the sample. One in every five of the divorced have this source of income, one in six of those living apart or divorced; and one in 20 of the legally separated.



The least common source of income was from voluntary organisations and relatives, although in the general comments on finance, included later in the chapter, frequent reference was made to assistance from such sources.

Figure 4.9 is a summary of the numbers in each marital status group with their various sources of income. Actual numbers are shown, to give an idea of the proportions with various sources of income. A dotted line indicates the half-way number for each group. Thus just over half in each of the divorced and legally separated groups are on benefit, compared with nearly all of the widows.

All solo parents were asked if they had ever needed to get extra financial help above their normal source or sources, and 46% (146) said that they had. Seventy-five who had needed extra financial help received it from parents and relatives. Over a quarter had had assistance from charities such as Rotary, Birthright, Heritage, the Patriotic Fund and St. Vincent de Paul. Many others received assistance from friends. Social Security supplementary assistance was received by 14 when they had needed extra help. (Supplementary assistance can be paid in a lump sum for specific emergencies, or as a continuing weekly supplement. It would have been interesting to have found out how many of these hard-pressed had applied for it, and why others did not do so.)

The odd one or two among the remainder received help from each of the following: church organisations, banks and other finance companies, Child Welfare Division, the Hospital Board, or the father of their children.

Those who had received extra financial help were asked the extent of this. Table 4.10 shows these amounts.

Twenty-six said that the amounts varied, and were not more specific. Two of those who had received over \$500 said that these had been "large sums".

Information was requested on the circumstances requiring extra financial help. Over half of the solo mothers had needed it for such basic items as food, clothing and general living expenses. Eighteen had needed it to pay larger specific household accounts such as: telephone, gas, electricity, insurance or rates. The next most frequently mentioned category was that of emergency or less frequent domestic contingencies such as repair of furniture or equipment, birthday and Christmas celebrations, and doctor's and dentist's bills. A few gave child-care services and legal expenses as the necessity.

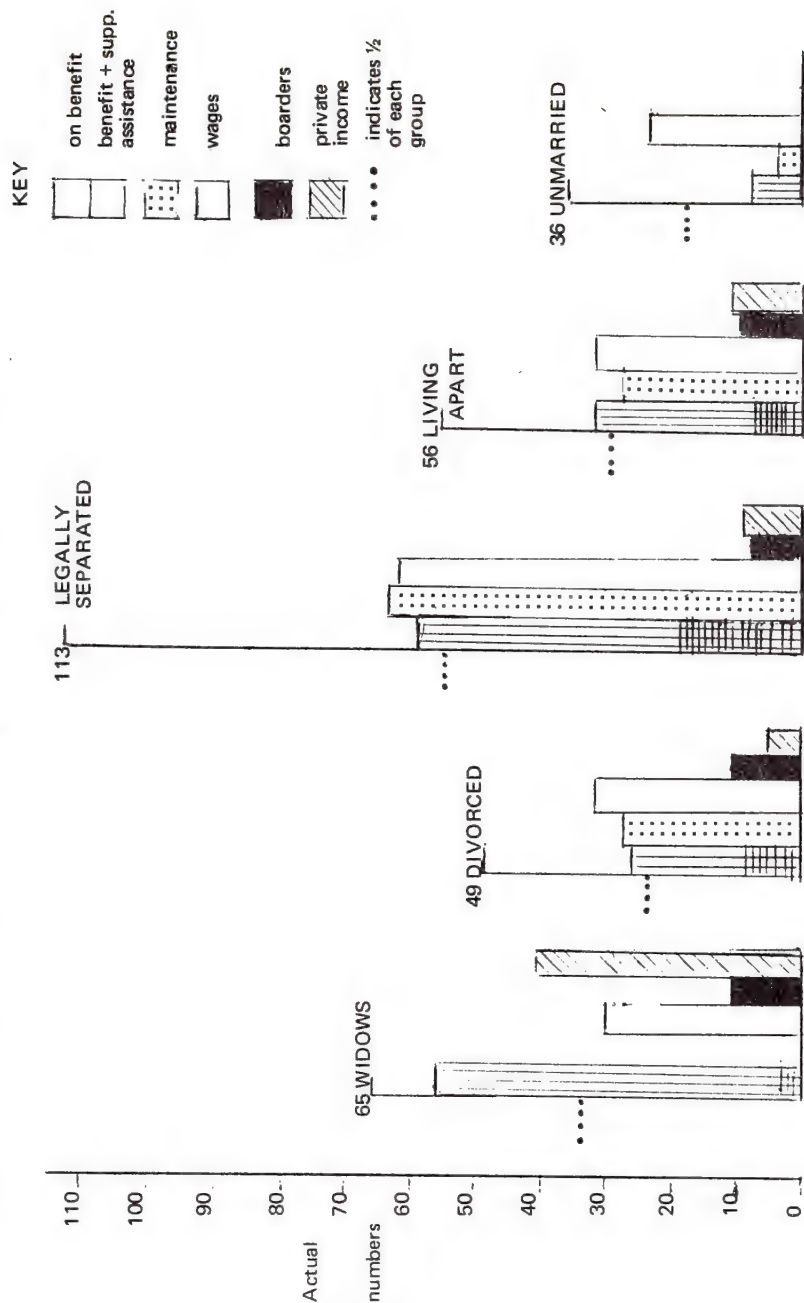
#### Management of money at time of interview:

The whole sample was asked if they wished to comment generally on the management of money. Two-thirds (211) did so.

Many of the comments reflect the emphasis on the question of



Figure 4.9 Number in each marital status group and their sources of income





management, rather than amount. Pride can obviously be taken in efficiently managing any amount of money, and conversely distress caused by a feeling of not coping with any given amount. It must therefore be borne in mind that the following findings relate to the feeling of coping.

Table 4.10 Amount of extra financial assistance

| Amount                | \$20 or less | Over \$20 - under \$60 | Over \$60 - under \$100 | Over \$100 - under \$200 | Over \$200 - under \$500 | \$500 and over | Various unspecified | No. Receiving extra help |
|-----------------------|--------------|------------------------|-------------------------|--------------------------|--------------------------|----------------|---------------------|--------------------------|
| Number receiving this | 27           | 43                     | 16                      | 15                       | 15                       | 4              | 26                  | 146 or 46%               |

Fifty-four made an assessment of their present situation that was wholly positive. Of these, 14 respondents felt that they were managing very well; a further 12 that they were learning to manage well and six of these mentioned helpful advice from Birthright, and the Christchurch Budget Service. Seventy-eight said that their position was satisfactory, or without problems; five felt that they had access to more money and were managing better than before their separation. The other five with positive replies felt that they were now managing reasonably since they had taken jobs. A very few (4) gave replies indicating that their position had not altered.

The next category in terms of satisfaction were the 12% who could just manage if they budgeted very carefully. A further 21% (43) felt that they were barely managing on insufficient money. Remarks here included, typically: "It provides one good meal a day, and that's all"; and "Food takes all the money and leaves nothing for the house", and "It's O.K. day to day, but when it comes to big expenses there is just no money left". Many in this group specified school and home maintenance expenses. A further 11 said that they were able to manage when they worked, but that for various reasons they were not at present able to do so. Finally, 17% (36) found management of money a "continuous problem" and said that their situation was "terrible" and that it was "impossible to make ends meet".

These comments represent an assessment of the distribution from positive to negative, of 211 of the respondents' comments (recorded verbatim at interview). There were several specific comments also worth mentioning for the issues they raise.

Several expressed strong resentment at restrictions on their earning power by Social Security regulations, and some felt that mothers with



dependent children should be exempt from any limit to earnings. (As previously noted, the regulations are now modified, presumably to increase incentive to work. An obvious argument which would be made against a policy that seemed to encourage full-time work by mothers is the traditional one that mothers are better at home with their children. The remarks of respondents illustrate why this is certain to be a confusing area of policy decision for relevant administrators).

Several comments were made on maintenance and the "meagre" or "unrealistic" amounts that husbands were ordered to pay, and changes to these regulations were seen as a solution to inadequate finance.

Finally, an interesting comment on a social aspect. Several commented that if a solo parent did manage to buy something that was not a basic purchase, non-solo parents reacted with surprise and such remarks as "you are supposed to be hard up!".



## CHAPTER V

### EMPLOYMENT

More than a third of the solo mothers in paid employment stated they were working for no other reason than the money, and 78.5% were satisfied with their jobs. However 16% found their hours of work too long and 22% their wages too low, and nearly one in six were not happy with the way their working hours fitted in with their children.

The problem of child-care was solved by a variety of arrangements, but a total of 33% of working mothers had no arrangements for supervision of children after school, and 17% had no arrangements. Sometimes younger ones were supervised by older brothers and sisters.

All solo mothers were asked whether they were in paid employment. If so, they were then asked a series of questions about their job: what it was; how they came to choose it; how it suited them generally; and how it fitted in with their children. "Paid employment" covered working any number of hours for money: i.e. work could be in or out of the home and full-time or part-time. "Students" were also included because although they are not paid, their condition is similar to those working for pay in that they are committed to absence from the home and presumably have to make arrangements for the care of their children.

This chapter looks first at the overall pattern of which mothers are employed and which are not, at their actual occupations, and then at the way in which the care of their children is related to their marital status (widow, divorcee, legally separated, living apart from their husbands and unmarried), and the related work patterns are then examined.

The percentage of solo mothers employed, as shown in Table 4.5, was 56.5%, and the proportion was from about two out of three for unmarried mothers to half and half for widows. This overall picture masks very great actual differences however which will be analysed in this chapter.

Over one-third of all solo mothers were working 20 hours a week or more, and the majority of these were working what is normally regarded as full-time, or 30 hours or more. One in five of all solo mothers were working part-time, or 20 hours or less.

Those who were not currently employed fell into two nearly equal groups according to their inclination for employment: those who would have liked to take up paid employment right then (67) and those who would not (72). Those who would have liked to work were asked what would have enabled them to do so. Those not wanting to work were not asked for a reason for their attitude, but 34 nevertheless gave one.



The reasons given by those wanting and not wanting to work were very similar. The commonest (given by over a quarter of those not working) related to the age of the children and the fact that the children needed them at home. Sixteen who would have liked to work, and 20 who would not, gave this as their reason. The next most common reason (from 10 wanting to work and eight not wanting to) was the state of their own health. A further nine (three and six) said they were needed at home by children with poor health. Thirteen gave reason associated with Social Security benefits or maintenance. Eight would have liked to work if their benefit was not affected and four would if the restriction was removed. Two wanted to work if they could earn \$13 or less and retain a full benefit. The other three were certain (one claiming the authority of the Social Security Department) that benefit or maintenance would cease if they worked at all.

Table 5.1 Solo mothers employed and not employed

|   | No. | %     |
|---|-----|-------|
| Employed part-time (up to 20 hours)     | 69  | 21.5  |
| Employed full-time (more than 20 hours) | 111 | 35.0  |
| Total   Employed                        | 180 | 56.5  |
| Not employed.....                       |     |       |
| wanted to be                            | 67  | 21.0  |
| did not want to be                      | 72  | 22.5  |
| Total   not employed                    | 139 | 43.5  |
| TOTAL in survey                         | 319 | 100.0 |

Chapter IV showed that 179 solo mothers were on a benefit and 140 were not. All those on benefit who were employed were asked if their earning capacity was limited by their benefit. One hundred and twenty-seven (71%) said that it was. This question was unfortunately slightly ambiguous - some women may have interpreted it as a technical question about the earning conditions of a benefit, and others as a question about the subjective effect of such a regulation on their employment behaviour.

Table 5.2 shows all solo mothers on benefit, whether they thought their earning capacity was affected by their benefit and whether



or not they were employed.\*

Table 5.2 Solo mothers on benefit and whether they felt their benefit was affected by being employed.

|   |        | Employed |      | Not Employed |      | Total |       |
|---|--------|----------|------|--------------|------|-------|-------|
|   |        | No.      | %    | No.          | %    | No.   | %     |
| Do you think your earning capacity is affected by your benefit? | ...Yes | 62       | 34.5 | 65           | 36.5 | 127   | 71.0  |
|   | ...No  | 9        | 5.0  | 43           | 24.0 | 52    | 29.0  |
| TOTAL   |        | 71       | 39.5 | 108          | 60.5 | 179   | 100.0 |

Because of the ambiguity mentioned above, no weight can be placed on this table in terms of an opinion about the earnings limit affecting women's work behaviour. The table is included mainly as a reminder of the numbers on benefit and the numbers on benefit and working. However, it is worth noting that of the 180 mothers who were working, 71 (39%) were on benefit and 35% were aware of the restrictions of benefit, and of the 139 not working, 65 (47%) were aware of the income limit. Their attitudes to employment, benefit or both, might or might not have been affected by this awareness. Because of the inadequate answers from the questionnaire, the issue of benefit will be given particular mention throughout this chapter.

Figure 5.3 shows the difference in average net weekly income between solo mothers who were (a) and those who were not (b) in paid employment.

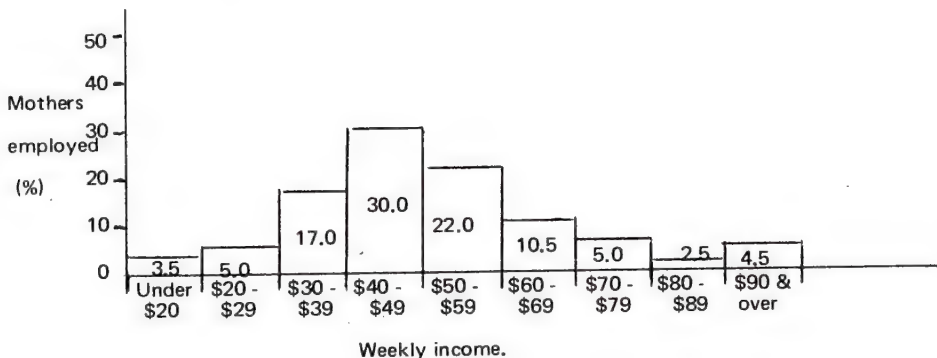
The median income for those working was between \$40 and \$50 per week, and for those not working it was between \$30 and \$40. Fewer than one in 10 of those working had incomes of less than \$30, compared with two in 10 of those not working. Finally, more than one in eight of those working had incomes of \$70 and over a week. The only respondents not working who received more than this were two recipients of an overseas widow's benefit (represented by the 1.5% at \$80 - \$89), who are not permitted to earn if they wish to retain their benefits. Earnings from employment were obviously an important factor in raising incomes to a more balanced and wider distribution, albeit still at a rather low level.

\* Fuller particulars of the basis of Table 5.2 are included in Appendix B as Table 5.2a.

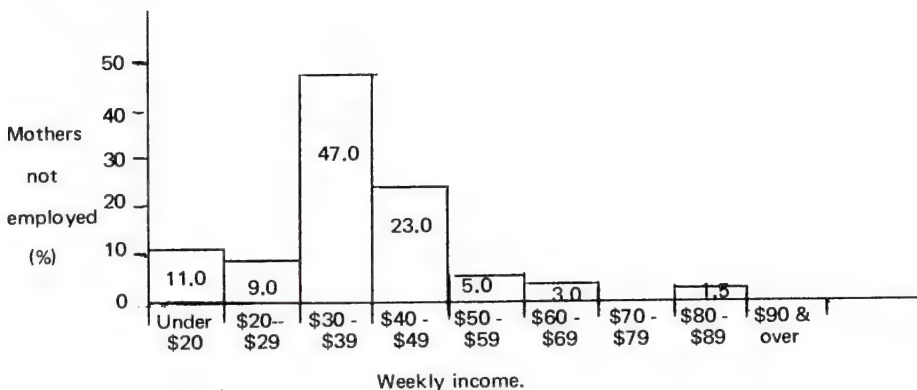


Figure 5.3 A comparison of the weekly incomes of solo mothers employed (a) and not employed (b)

(a) Number = 180



(b) Number = 139



There was also a broad difference between those working and those not working in terms of age. Of the 86 women under the age of 30, fewer than half (40) were working. The highest proportion working was in the 30-44 age group, where 102 out of 167 were working. In the age group 45 and over, the proportions were a little lower, but well over half were employed (38 out of 66).

Another important variable likely to affect a solo mother's oppor-



tunity to take up employment is the number of her children. As might be expected, a higher proportion of mothers with only one child at home were working than of those with larger families. Figure 5.4 (and Table 5.4a in Appendix B) shows the ratio of employed to not employed mothers for families of various size.

Figure 5.4 Ratio of solo mothers employed and not employed for families of various size.

| No. of children at home             | No. employed out of every 10 families | No. not employed out of every 10 families |
|-------------------------------------|---------------------------------------|---|
| 1 child<br>(77 families)            | ● ● ● ● ● ● ● ●                       | ○ ○ ○                                     |
| 2 children<br>(106 families)        | ● ● ● ● ● ● ● ●                       | ○ ○ ○ ○ ○                                 |
| 3 children<br>(65 families)         | ● ● ● ● ● ● ● ●                       | ○ ○ ○ ○ ○                                 |
| 4 children or more<br>(71 families) | ● ● ● ● ●                             | ○ ○ ○ ○ ○ ○ ○                             |

Taking the extremes, if there was only one child at home, over two-thirds of the mothers were working while under half of the mothers with four or more children were working. However this information must not be read too superficially. We have already seen that the highest participation in employment was with women between 30 and 44 and that the older the mother, the greater the number of children. Figure 5.4 does not indicate the very great differences related to age and marital status which exist. These will be unravelled later in this chapter.

The age of the youngest child will presumably play a large part in a mother's willingness to work. A young mother with a baby and no one to mind it may have to be more desperate before she takes employment than an older mother of several teenage children.

Figure 5.5 (and Table 5.5a in Appendix B) shows the relation of mothers working "full-time" and "part-time" to the age of their youngest child at home. Here the pattern starts to make more sense. Where the youngest child was below school age, nearly two-thirds of the mothers were not employed. Where the youngest child was of primary age, the ratio was completely reversed and two-thirds of the mothers were employed. This ratio increased again, but very slightly, when the youngest child was of secondary age or older. Rather surprisingly, of all mothers working, twice as many were working full-time as part-time. In fact this full-time figure is inflated by 13 unmarried mothers whose



circumstances were not typical. (Full analysis by marital status group will follow the section on occupation.)

Figure 5.5 Ratio of solo mothers employed (full- and part-time) and not employed for families of differing age of the youngest child

| Age of youngest child               | No. Employed out of every 10 families |           | No. not employed out of every 10 families |
|-------------------------------------|---------------------------------------|-----------|---|
|                                     | Part-time                             | Full-time |   |
| Under 5<br>(110 families)           | O                                     | ● ● ●     | ⊗ ⊗ ⊗ ⊗ ⊗ ⊗ ⊗                             |
| Primary age: 5-12<br>(155 families) | O O ●                                 | ● ● ● ●   | ⊗ ⊗ ⊗ ⊗                                   |
| 13 or older<br>(54 families)        | O O ●                                 | ● ● ● ● ● | ⊗ ⊗ ⊗                                     |

### Occupations

Table 5.6 shows the occupations of all those who were in paid employment, starting with the most frequent occupations.

This table is spelled out in much more detail in Table 5.6a in Appendix B where examples are given of jobs included in the occupational groupings. Because of the high incidence of jobs dealing with children and housework, these were listed separately, although normally in government statistics such jobs would be included in the "Sales and Service" category.

It was quite predictable that clerical, sales and service jobs would make up a large proportion of the occupations listed, because these are the traditional female jobs. From a listing of the main occupations of married women in the labour force, based on the 1966 Census, clerks and typists made up 24.2%, shopkeepers and saleswomen 14.8% and house-keepers, waitresses and other service workers 13.9%.\* Together these three categories cover 53% of the married female labour force. If group one, two and three are added, they total 55.5% which in content and proportion is very close to the census item.

\* Source: the New Zealand Official Yearbook.



Table 5.6 Solo mothers' occupations, their frequency and whether work was part- or full-time or variable

| Occupation                             | Employed Part-time | Employed Full-time | Hours of Employment Vary | No. | Total % |
|--|--------------------|--------------------|--------------------------|-----|---------|
| 1. Child-minding and domestic          | 16                 | 20                 | 6                        | 42  | 23.0    |
| 2. Clerical, secretarial and reception | 11                 | 27                 | 1                        | 39  | 21.5    |
| 3. Semi-skilled and unskilled manual   | 4                  | 21                 | 0                        | 25  | 14.0    |
| 4. Sales and service                   | 5                  | 13                 | 2                        | 20  | 11.0    |
| 5. Professional and directorial        | 4                  | 11                 | 1                        | 16  | 9.0     |
| 6. Semi-professional                   | 7                  | 8                  | 0                        | 15  | 8.5     |
| 7. Skilled manual                      | 5                  | 6                  | 1                        | 12  | 6.5     |
| 8. Crafts (including dressmaking)      | 2                  | 2                  | 2                        | 6   | 3.5     |
| 9. Students                            | 0                  | 5                  | 0                        | 5   | 3.0     |
| TOTAL                                  | 54                 | 113                | 13                       | 180 |         |
| %                                      | 30.0               | 63.0               | 7.0                      |     | 100.0   |

Bearing in mind the responsibility for child-care, it is interesting to see the number of these women who were working at jobs presumably based in their home or neighbourhood. Those looking after children, doing housework, dress-making, crafts or play-centre or nursery work, made up over a quarter (26.5%) of all jobs. The pattern of part-time to full-time work is also interesting in terms of occupation because of the lack of any clear patterns. It is surprising that certain occupations did not stand out rather more as typical part-time employment. In fact, what does emerge are three occupational groups where full-time work was the rule, namely: study in higher education, professional and directorial, and semi-skilled and unskilled manual. Further analysis of these subtleties is left until analysis by marital status group.

#### Choice of occupation

All women who were working were asked why they had chosen a particular job. All gave some reason, 40 saying that they had done that



sort of work before, or that they had been trained for this. Some of the remaining 140 gave more than one reason and these were all included as relevant. These reasons are given in Table 5.7 below.

Table 5.7 Reasons for solo mothers' taking up a particular job and their frequency

| REASONS   | No. | %     |
|---|-----|-------|
| 1. Trained for that job; had done that sort of job before                 | 48  | 24    |
| 2. Job suited children's hours; fitted in with family responsibilities.   | 48  | 24    |
| 3. Liked the job; enjoyed that type of work; had always wanted to do this | 30  | 15    |
| 4. Only job she could get; first job she was offered or found.            | 18  | 9     |
| 5. Convenient to home or transport; easy; within her competence.          | 16  | 8     |
| 6. Provided less than or up to \$13 benefit allowance.                    | 14  | 7     |
| 7. Could do the job at home; could be with (sick) children; or both.      | 13  | 6.5   |
| 8. Hours and pay were good.   | 13  | 6.5   |
| TOTAL   | 200 | 100.0 |

These reasons probably indicate only partly how jobs were chosen: from comments made elsewhere in the questionnaire, it is obvious that many more solo mothers than fourteen were influenced in their choice of jobs by the \$13 limit to income permitted by Social Security benefit policy. Also 22 respondents either worked at home or had their children living with them in housekeeping jobs and probably considered this factor when they chose the job. The reasons listed are almost certainly under-estimated in number. No one reason was more common for any particular occupation, except for the obvious one of housekeeping being chosen because they could have the children with them. However, this accounted for only four solo mothers! (The remaining 18 working at home were doing a wide variety of jobs.) The next most significant answer applied to 17 of the 37 who were doing child-minding or housework jobs. They gave reasons directly relating to their children's



welfare - either that they could have the children with them, or the hours fitted in well with the children. The proportion across all occupations where the children's welfare was the consideration in choice of employment was only one third.

Because so many solo mothers claimed previous training as a reason for taking their jobs, it was felt important to examine specific past training rather than just past job experience and to relate this to the jobs being done. Only 43 of the entire sample of 319 had vocational training certificates, degrees or their equivalent. A sub-sample of "trained" working solo mothers was increased to 68 by the inclusion of those convincingly indicating elsewhere in the questionnaire that they had completed some form of training. This analysis revealed that 52 of the 68 had returned after a break to their specialisation, and that 16, for a variety of reasons, had returned to something else. The results are shown in Table 5.8. The percentages in this table express the sub-totals and totals of the table as a percentage of those working (180).

Table 5.8 Specific vocational training of solo mothers and frequency of being now employed in the same or in another field

| PREVIOUS TRAINING   | Employed<br>in same<br>field | Employed<br>Another<br>field | Total<br>No. | Total %<br>of all<br>working |
|---|------------------------------|------------------------------|--------------|------------------------------|
| Shorthand typing; commercial certificate; specialised secretarial   | 20                           | 4                            | 24           | 13.5                         |
| Teacher (Primary, secondary, university or training college)  | 15                           | 1                            | 16           | 9.0                          |
| Nurse (with completed training)   | 3                            | 6                            | 9            | 5.0                          |
| Hairdresser.  | 3                            | 2                            | 5            | 3.0                          |
| Chemistry Laboratory technician   | 2                            | 0                            | 2            | 1.0                          |
| Miscellaneous:—<br>one each of fashion designer, pharmacy assistant, ballet teacher, computer, bindery assistant, play-centre supervisor, physiotherapist, jewellery maker. | 9                            | 0                            | 9            | 5.0                          |
| Miscellaneous:- lawyer, accountant, programmer  | 0                            | 3                            | 3            | 1.5                          |
| <b>TOTAL</b>  | <b>52</b>                    | <b>16</b>                    | <b>68</b>    | <b>38.0</b>                  |
| % of all working (180)  | 28.0                         | 9.0                          |              |                              |



In view of the difficulties of juggling with children's hours and finding jobs initially, it is perhaps surprising that as many as 28% have returned to a job for which they are qualified. On the other hand, the overall figure of 68 (or 38%) of women working who possessed training is depressingly low and it is to be hoped that this figure is a considerable underestimate of such training, or alternatively, that work experience sufficient to inspire the confidence of employers and the women themselves was possessed by many more.

Reasons for not using a qualification were not always given by those who went back to another job. However, where given, these are worth examining, as are the jobs taken later. Two of the former shorthand typists became part-time cleaners. One had young children and found the hours suitable; another had a large older family, needed the money and had lost confidence in her ability to work. The third ex-secretary was an unmarried mother, at present housekeeping so that she could keep her baby. The trained teacher was also an unmarried mother, this time doing housework part-time so that she could have her child with her at work. Four of the six former nurses also gave reasons for their later jobs. Two were working as cleaners, one because she needed urgent money for her family of five. The second who was cleaning, and two others (one working as a factory machinist, another as a carpet mender), all gave the same reasons for not nursing - namely that although they would have preferred it, the shift work involved in nursing was not possible and their present hours fitted in well with their children. A lawyer with primary age children was working as a clerk part-time because the hours were good for her children. Finally, an unmarried mother and former hairdresser was working at night as a cleaner so that she could be with her baby during the day.

Among those not currently working, but saying they would have liked to, were few with visible qualifications.\* However there were eight with qualifications who had relevant comments when asked about work. Five women, four with children below school age and one with primary age children, were anxious to work if and when they could find reliable care for their children. (Two of these had degrees and specific jobs lined up. The others were a teacher, nurse and typist, the last having taken special recent training to be able to work, but having difficulty finding a 9 - 3 job and care for her two children.) There was also a trained tailoress with two young children very anxious to find a night job paying less than the \$13 benefit allowance. Benefit rose as an issue also with the remaining two qualified respondents who would have liked to work. Both were qualified nurses, one highly specialised, and

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\* However, the detective work used to ferret out additional relevant qualifications from those working was not carried out on those not working.



both with primary age children. Both said it would only be worthwhile for them to work if the \$13 limit were removed.

To summarise these reasons, which as general problems seem to be common to many solo mothers: 12 of the 16 were working in jobs other than those for which they were trained because the job fitted their children's hours better. Six not working, but wanting to, said that care of children and hours to suit them were the problem, and three others were worried about work affecting their benefits.

### Difficulty finding employment

All working solo mothers were asked if they had any difficulty finding a suitable job. Thirty percent (54) said that they had had difficulties. The commonest of these, mentioned by 16.5% (30) of those working, was that the type of job they wanted had only limited vacancies, and some had to wait many months before they found a job. Sometimes this was because they were waiting for a specialised vacancy, for example, as a play-centre supervisor; sometimes it was because they were looking for a part-time job with no work during the school holidays. Many other reasons were given by the other 24 who had had difficulties. Thirteen mentioned the problem of getting a job with few enough hours to suit their children. The rest simply could not find what they wanted, which was invariably conditioned by previous work experience or by proximity to home, or it had to be "within my capabilities", "sufficiently challenging", requiring shorthand, or not needing training. As can be seen, much of this frustration was the result of personal criteria and no significant relationship could be found between difficulty in finding a job and age or educational qualifications, number of children, or any other factor. But what was clear was that many factors limited the choice of many women - in particular the need to relate their working hours and travelling time to their children's needs.

### Reasons for working

All solo mothers who were employed were asked their main reason for working, apart from the need to earn money. The 65 comprising the largest group giving any single reason said there was no reason other than the money, and 24 were most emphatic on this point. All said that they would not otherwise be working. Twenty-one added specific reasons why they were unhappy in their jobs. For two, the hours worked were too long: both of these women were out of the house from 7.30 a.m. to 6.00 p.m., and had primary age children for whom they were paying minders. For the other 19 the pay was too low: five were machinists, three working in factories and two doing work at home because they felt unable to leave their children. One who had five young children and worked at home as a machinist, certainly seemed justified in complaining as she was paid only \$9 for 25



hours work a week. Another machinist was very bitter about her "general dogsbody" job in a factory. She was on benefit and anxious to keep below the income limit, but felt this was being exploited to her employer's advantage because her rate of pay was 65 cents an hour and she was therefore working 20 hours a week for \$13. Four others who complained about rates of pay were working as domestics. Two of these were on benefit and watching the earnings limit. One was paid \$13 for 16 hours of night work and was very unhappy about having to leave a primary age daughter alone in the house at night. Another beneficiary was working for nine hours at 70 cents an hour because it was all she could get. A typist on benefit also felt that she was being exploited, but did not specify her wage rate. A private nurse on shift-work and a warehouse clerical worker both complained of rates of pay, but this may have been influenced by the fact that both were paying \$10 a week in child-care because of long or awkward hours of employment. A waitress working 48 hours a week was also distressed because her wages were too low for her to be able to pay someone to mind her three primary age children during the several hours each day that they were home before her. Finally a trained nurse complained of her low wages of "only \$1.20 an hour".

There were thus 36% (65) of those solo mothers working who would not have been working if they had not badly needed the money, including 13.5% (24) who for convincing reasons were very dissatisfied with their situation. Table 5.9 lists the main reasons given by working mothers for working. The wording of the question on reason for work-

Table 5.9 Solo mothers' main reasons for working and their frequency

| REASON   | No. | %     |
|--|-----|-------|
| 1. No reason other than money (including 24 [13.5%] most emphatic that they would not otherwise have been working) | 65  | 36.0  |
| 2. A need for mental stimulus  | 40  | 22.0  |
| 3. A need for social stimulus  | 29  | 16.0  |
| 4. Enjoyment of working or of that type of job.  | 19  | 10.5  |
| 5. Independence  | 15  | 8.5   |
| 6. Other reasons, e.g. health better when working, to get away from the house etc.                                 | 12  | 7.0   |
| TOTAL  | 180 | 100.0 |



ing assumed that the main reason for most people would be financial, and as we have seen, this reason alone was given by over one in three of those working. All groups - age, status and educational - gave reasons in proportions similar to those in Table 5.9 and always in the same order - money first. However, there was one area of slight variation and this depended on the actual job the woman was doing. Thus, three out of every four women doing child-minding or domestic work said they were only doing it for the money, compared with fewer than one in two of all occupational groups - with two exceptions. The exceptions were the 11 (6%) who were training college students or craft workers and all of these women gave reasons other than money for having chosen their jobs. (All gave reasons two, three or four.)

### Satisfaction

The next series of questions related to satisfaction in various aspects of the lives of those solo mothers who were working. The answers to the first, on overall job satisfaction, are shown in Table 5.10.

Table 5.10 Solo mothers' job satisfaction

|                   | No. | %     |
|-------------------|-----|-------|
| Very satisfied    | 69  | 38.5  |
| Satisfied         | 72  | 40.0  |
| Indifferent       | 25  | 14.0  |
| Dissatisfied      | 10  | 5.5   |
| Very dissatisfied | 4   | 2.0   |
| TOTAL             | 180 | 100.0 |

Overall, nearly eight out of every 10 working solo mothers were satisfied with their jobs and this held true for all ages, marital statuses, occupations and, surprisingly, income groups. Perhaps satisfaction is not so surprising when we remember why the women were working, and the requirements of hours, earnings limits and compatibility with children's timetables, that so many had to meet before they could take a job at all. It seems very likely that the expectations of rewards other than merely meeting these preconditions may have been low and that simply having a reasonably suitable job brought satisfaction to many.

The next series of questions related to satisfaction solo mothers felt with various aspects and the answers are shown in Table 5.11.



Table 5.11 Solo mothers' satisfaction with aspects of working life

|  | No | %    | Yes | %    |
|--|----|------|-----|------|
| Satisfaction with.....                               |    |      |     |      |
| Transport to work                                    | 14 | 8.0  | 166 | 92.0 |
| Hours of work  | 29 | 16.0 | 151 | 84.0 |
| Wages  | 40 | 22.0 | 140 | 78.0 |
| People you work with                                 | 3  | 1.5  | 177 | 98.5 |
| Fitting in with children's hours                     | 31 | 17.0 | 149 | 83.0 |
| Employer's policy for time off<br>with sick children | 9  | 5.0  | 171 | 95.0 |

Transport to work received 14 complaints - all referring to lack of an appropriate bus service, or long travelling time as a result, which for three meant leaving before and returning after the children. A few also found fares too high.

Of the 29 who found hours of work unsatisfactory, 13 felt that their hours of work were too long and either prevented them from spending long enough with their children, or from enjoying other activities, or both. Three working at night would rather have worked during the day, although several others had elsewhere mentioned choosing night work deliberately so that they could be with their children during the day. Five others wished they had hours which did not require them to find or to pay for minders, and five more, who did not have minders for some reason, were anxious about having to leave their primary age children alone. (Only one gave a specific reason for doing this - the waitress already cited, who claimed that she could not afford to pay for child-minding from her wages.)

The highest number of solo mothers dissatisfied with their work for any reason were the 40, or over one in every five, who were not happy with their wages. As this has already been touched on, it will be dealt with only briefly here. Nineteen (detailed earlier) felt that the problem was an unreasonably low rate per hour. Another ten felt, in a variation on this, that the financial rewards were not high enough for the hours and expenses. (This usually included long travel time and child-care costs.) Four, including a pharmacist, two nurses and a research assistant, all felt that they were underpaid for the length of training they had had. This was an interesting group; all of them had returned to their pre-marriage specialisations, but were now supporting ten children between them on the same pay, and three were in addition paying for care for preschool or primary children. It is probably only to be expected that a rate of pay which had supported them as single



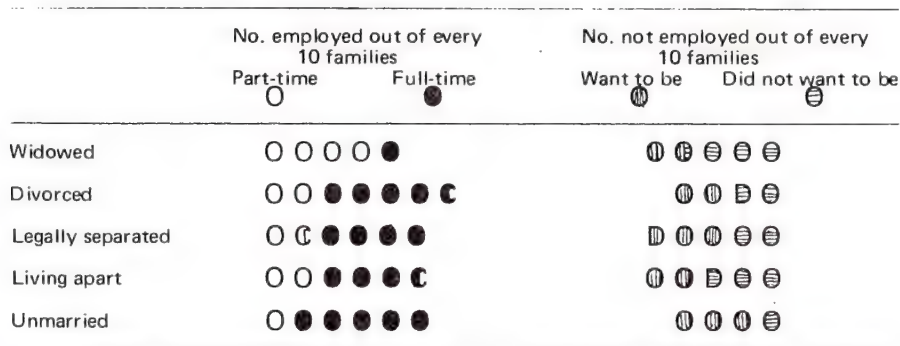
women would seem inadequate when supporting families. The remaining seven (4%) felt that the reason for underpayment was a knowing exploitation by employers of the \$13 limit that governed their earnings.

Only three had any complaint about the people with whom they worked, and the satisfaction felt by others is no doubt a great comfort to them, particularly as solo mothers probably experience a larger number of problems in their working lives than most employees. The three complaints all seemed quite personal ones - one that she disliked female company and worked with women; the two others felt that they were looked down on as solo mothers.

Nearly one in five (31) of all those solo mothers working were not happy with the way their working hours fitted in with their children. This seems a high rate, but on the other hand, it does mean that more than four out of every five were satisfied with this important and difficult requirement. Fifteen would rather not have had to use minders for their children; six others felt their hours were too long for their children's welfare and another 10 were unhappy at leaving children alone for some period of their working hours. Six of these were working full-time week-day hours and the children left alone ranged in age from two of 13 and 16, down to three of 5 to 12. Four of the mothers worked at night, and only one of these was full-time. Between them, these four women had 13 children from 9 to 20, but in each case there was an older child of at least 16 at home.

Most of the working mothers were satisfied with their employer's policy for time off with children, although unfortunately they were not asked what this policy was or whether they had made use of it. The nine who were dissatisfied had found personal snags; five had been allowed time off when children were sick, but had not been paid for it;

Figure 5.12 Ratio of solo mothers employed (full- and part-time) and not employed for each marital status group





four others felt that they were given time off only grudgingly and with no sympathy.

The general subject of compatibility of employment and parental responsibilities of the solo mothers was taken further in detailed questions about arrangements for day and holiday care. As arrangements differed markedly among the marital status groups, these will now be looked at separately, as the work pattern of each of the marital status groups is examined in detail.

### Widows

Figure 5.12 shows the proportions of each marital status group that were working and whether they were full- or part-time: and for those not working, whether they would like to have been working or not. (Table 5.12a in Appendix B gives the actual figures.)

The proportion of widows in paid employment was lower than for other formerly married groups, and widows differed even more in the proportions working full- and part-time. Only one in eight widows worked more than 20 hours a week, compared with one in every two unmarried mothers at the other extreme. One probable reason is that more widows are on a Social Security benefit than any other group, and three-quarters of the widows felt their earning capacity was affected by their benefit. Seven widows working part-time were most emphatic that their job choice had to be compatible with the earnings limit of benefit. Half of the working widows said they were working only for money; but almost a quarter gave mental stimulus as the main reason and the same number gave other reasons relating to mental stimulus.

Widows also differed from other groups in that the great majority (seven out of 10) of those not working did not want to.

Table 5.13 shows the occupations of solo mothers in all marital status groups. As with all other groups, the most frequent occupations among widows were clerical, or childminding and domestic. There was no differing motivation among widows for choosing their jobs, nor, despite their higher average age, any difference in the proportion with prior training or experience.

Table 5.14a (and Table 5.14 in Appendix B), shows the work pattern of widows related to the age of their children.

Very few working widows had pre-school children and the three who did worked part-time: one at home in a commune; one at night, leaving her pre-school child in the care of older children; one out of the home in the day-time. (Two with primary age children also worked at night, one full-time and one part-time, again leaving the younger children with other adult children. A third with primary age children



Table 5.13 Occupations of solo mothers by marital status group

| OCCUPATION  | Wdwd. | Dvcd | Legally<br>septd. | Living<br>Apart | Unmrd. | No. | Total<br>% |
|---|-------|------|-------------------|-----------------|--------|-----|------------|
| 1. Professional and directorial; e.g. teacher, lecturer, accountant.  | 4     | 4    | 6                 | 1               | 1      | 16  | 9.0        |
| 2. Semi-professional, managerial, proprietorial, e.g. ballet school prop., manageress, physiotherapist.         | 5     | 1    | 7                 | 2               | 0      | 15  | 8.5        |
| 3. Sales and service; e.g. company rep., postie, delivery driver, shop assistant.                               | 4     | 2    | 5                 | 8               | 1      | 20  | 11.0       |
| 4. Skilled manual; e.g. hairdresser, lab. technician, tailoress.  | 0     | 2    | 6                 | 1               | 3      | 12  | 6.5        |
| 5. Semi-skilled and unskilled manual; e.g. machinist, telephonist, assembly line worker, taxi driver.           | 4     | 6    | 9                 | 3               | 3      | 25  | 14.0       |
| 6. Clerical, secretarial & receptionist, e.g. school secretary, clerk, cashier, doctor's receptionist.          | 8     | 8    | 11                | 5               | 7      | 39  | 21.5       |
| 7. Child-minding and housework; e.g. cleaner kitchenhand, play-centre supervisor, wardsmaid, nursery assistant. | 8     | 7    | 11                | 9               | 7      | 42  | 23.0       |
| 8. Crafts and dressmaking; e.g. designer, pattern drafter, pottery teacher, jewellery maker.                    | 1     | 1    | 1                 | 3               | 0      | 6   | 3.5        |
| 9. Student at training college or university  | 0     | 1    | 4                 | 0               | 0      | 5   | 3.0        |
| TOTAL WORKING   | 34    | 32   | 60                | 32              | 22     | 180 | 100.0      |

worked full-time during the weekend.) Another characteristic of the widowed group was the comparative mature age of many of the children living at home, and this could well be a considerable help when child-care is needed. Half of all widows (17) had at least one child at home who was aged 17 or more.



Table 5.14a Widows employed full- and part-time or variably, and the ages of their youngest children

| Age of youngest child | Employed part-time | Employed full-time | Hours of employment vary | Total |
|-----------------------|--------------------|--------------------|--------------------------|-------|
| Under 5               | 3                  | 0                  | 0                        | 3     |
| 5 - 12                | 14                 | 4                  | 1                        | 19    |
| 13 or older           | 8                  | 4                  | 0                        | 12    |
| Total                 | 25                 | 8                  | 1                        | 34    |

Tables 5.15 and 5.16 show child-care arrangements made by working mothers for their pre-school and school-age children. Table 5.15 shows the three pre-school children of widows and the care provided. One had the distinction of being the only pre-school child cared for by an older sibling.

Table 5.15 Arrangements made by working solo mothers for minding pre-school children while they are working and their frequency by marital status group

|                                  | Wdwd | Dvcd | Legally Septd. | Living Apart | Unmrd. | Total | %     |
|----------------------------------|------|------|----------------|--------------|--------|-------|-------|
| Arrangements made.....           |      |      |                |              |        |       |       |
| Minded by older brothers/sisters | 1    | 0    | 0              | 0            | 0      | 1     | 2.5   |
| Minded by other relative         | 0    | 0    | 4              | 4            | 9      | 17    | 43.6  |
| Registered child-care centre     | 0    | 0    | 2              | 0            | 0      | 2     | 5.0   |
| Neighbour or friend              | 1    | 1    | 2              | 1            | 3      | 8     | 20.0  |
| With mother at place of work     | 1    | 1    | 3              | 2            | 3      | 10    | 26.4  |
| Paid Sitter                      | 0    | 0    | 1              | 0            | 0      | 1     | 2.5   |
| Total                            | 3    | 2    | 12             | 7            | 15     | 39    | 100.0 |

Table 5.16 is of particular interest with regard to widows for several reasons. Only one widow required care before or after school for her child - a lower proportion than for any other status group. There



Table 5.16 Arrangements made by working solo mothers for minding children before and after school and their frequency by marital status group

|   | Wdwd | Dvcd | Legally<br>Septd. | Living<br>Apart | Unmrd. | Total | %     |
|---|------|------|-------------------|-----------------|--------|-------|-------|
| Arrangements made....   |      |      |                   |                 |        |       |       |
| Minded by older brothers/sisters                                  | 0    | 0    | 0                 | 1               | 0      | 1     | 0.5   |
| Minded by other relative  | 0    | 1    | 5                 | 3               | 1      | 10    | 7.0   |
| Registered child care centre                                      | 0    | 2    | 4                 | 1               | 2      | 9     | 6.0   |
| Neighbour or friend   | 1    | 1    | 7                 | 2               | 1      | 12    | 8.0   |
| With mother at place of work                                      | 0    | 2    | 2                 | 4               | 0      | 8     | 5.5   |
| Total arranged for  | 1    | 6    | 18                | 11              | 4      | 40    | 27.0  |
| No need for child minder<br>mother home when children are         | 17   | 10   | 18                | 10              | 3      | 58    | 40.0  |
| Children look after themselves                                    | 13   | 14   | 12                | 9               | 0      | 48    | 33.0  |
| Total number of women<br>working with children<br>aged 5 and over | 31   | 30   | 48                | 30*             | 7      | 146   | 100.0 |
| Total working mothers   | 34   | 32   | 60                | 32              | 22     | 180   |       |

\* This figure could be expected to be only 25, but five working mothers living apart from their husbands who made child-care arrangements had both pre-school and school-age children.

were two reasons for this: first, the children of 13 mothers looked after themselves. (The youngest child of any left alone was 12 years old and in all other cases was at least 14.) Second, and even more significantly, half of all working widows were at home when their children were home, which is a considerably higher proportion than in any other group.

All working mothers were asked if they ever used child-care facilities for which they paid. The assumption was made that all solo mothers will at times have children minded by family, friends or neighbours, but some must have regular or occasional costs associated with



child-care while they are working, and this is important to know for mothers on comparatively small incomes. Three widows used such care, two paying under \$5 to neighbours for child-minding while they worked, and the other paying between \$5 and \$10 for child-care for her primary-age children during the holidays while she worked part-time. (See Table 5.18 in Appendix B.)

Finally, Table 5.18 (see Appendix B) shows whether or not working mothers are employed in the school holidays, and if so what arrangements, if any, are made for care of children. Widows again made up a higher proportion than others of those who were at home with their children, as 16 of them did not work in the holidays. Only three made holiday arrangements (one paying for this), as in 13 cases the children were able to look after themselves because of their age. Thus a total of 39 dependent children between the ages of nine and 18 from 13 households were looking after themselves during the holidays while their mothers were working, although only two of them were doing so full-time.

### Divorced Mothers

Table 5.12 shows that about 6.5 in every 10 of the divorced women were working and that over two-thirds of these were working full-time, a ratio exceeded only by the unmarried. Only one of this group mentioned the earnings limit as being a reason for taking a part-time job. In fact, about half were on a Social Security benefit (26), and only 15 of these beneficiaries felt that their earning capacity was limited by their benefit. Although those not employed invariably did give a reason for not working or not wanting to work, only two out of 17 mentioned the earnings limit as a reason. Nine gave reasons relating to child-care, which is not surprising, as the 17 who were not working had 44 children between them, 40 under the age of 15. The reasons given for working in general were similar to the overall pattern - namely, first money, then reasons relating to mental and social stimulus. Occupations chosen were also similar to the general pattern, with child-minding or domestic, and clerical jobs prominent.

Table 5.14b shows the working pattern of divorced mothers related to the age of their children.

Only two of the eight divorced mothers with children under school-age worked and both worked full-time and during the school holidays. However one of these worked at home as a foster-mother and child-minder. The other was able to work full-time because her landlady cared for the baby while she was at work. Another four mothers also worked at home. Of three with primary-age children, one worked part-time as a hairdresser, the second as a part-time journalist and the third as a full-time child-minder so that she could earn at the same



time as being home with a sick child. The fourth had secondary school-age children and taught herself pattern design and cutting, so that she could work at this at home. Finally, one mother of teenage children was working as a housekeeper, living in and working over 60 hours a week because she needed the money. With no qualifications or training she felt it was the only job she could do.

Table 5.14b Divorced mothers, employed full- and part-time, and the ages of their youngest children.

| Age of youngest child | Employed part-time | Employed full-time | Total |
|-----------------------|--------------------|--------------------|-------|
| Under 5               | 0                  | 2                  | 2     |
| 5 - 12                | 7                  | 14                 | 21    |
| 13 or older           | 2                  | 7                  | 9     |
| Total                 | 9                  | 23                 | 32    |

Of divorced working mothers with school-age children, twice as many worked full-time as part-time, so the issue of care of the children after school hours and during holidays is of some importance (see Table 5.16). A third of the mothers had no need to arrange care as they were home when their children were. (Four of these were teachers or training college students and five others worked at home anyway. The tenth was working for only 16 hours a week as a cleaner so that she could be home when her children were.) Six mothers did make arrangements, four with neighbours, a relative and a paid minder, and in two cases teenage children joined their mothers at the shops where they worked. One mother was the manageress and another the joint owner of a shop. If they had merely been shop assistants, such arrangements may well have been not possible.

This leaves 14 families, or nearly half of those with a working mother, where the children looked after themselves. Thirty-one children were involved, ranging in age from seven to 18. In fact, seven of the families contained no children older than 12 and the mothers of three of these families were working full-time: in one extreme case, for an estimated 60 hours a week as a taxi-driver. The mothers in the other four families with no children over 12 were working part-time, so they may not have been absent for long. Nevertheless such lack of arrangements is surprising for comparatively young children and one



wonders if it is a result of lack of finance, or lack of child-minding facilities.

Only three, or one in 10, ever used child-care for which they were charged, and all of these were for minding during the holidays. In seven other cases (see Table 5.18 in Appendix B), arrangements for holiday care were made, but this was all free - presumably with relatives or friends. During the holidays there were seven families where no minding arrangements were made - but all of these families did contain at least one older child of 16 or 18 who might help with minding, although this was not stated. This whole issue of child-care after school and during holidays is undoubtedly one which justifies further action.

### The Legally Separated

Over half (53%) of the legally-separated were working, a quarter part-time and the rest full-time. Just over half of those not working (28) would have preferred to have worked. Only five out of the 60 working mentioned the earnings limit of a Social Security benefit as influencing their choice of job, but only a quarter (15) of those working were on a benefit. On the other hand, of the 53 who were not working, only four specifically mentioned benefit as a reason, and yet 43 of these non-working separated women were receiving benefit. The reasons that were given for not working were overwhelmingly concerned with the children-needing to be with them or waiting until they were older, or if and when they could get reliable care for them. When the size and age of the families is examined this is hardly to be wondered at. In Chapter I it was noted that as many as half of the legally-separated had two children under school age. Those who were working (60) had 145 children including about 19 who were pre-schoolers. However, the average number of children in a family rose dramatically and their average age decreased for solo mothers who were not working. The 28 mothers who were not working but who would have liked to had between them 92 children, 28 of whom were below school age and only six of whom had reached the school leaving age of 15. The 25 mothers not working and not wanting to had 78 children, at least 20 of whom were below school age, and only 10 of whom were over 14. In other words, for all those not working, there were 53 mothers having 170 children or an average of 3.2 per family, with an estimated median age of about seven years old! It is not surprising that even though most were on benefit, responsibilities to young children loomed larger than benefit reasons for not working.

When those who were working were asked why, the main reason given was money (31 cases), with reasons relating to mental stimulus second (13 cases) and social stimulus third (eight cases). Occupational choice also followed the usual pattern although the choice was more evenly distributed across the occupational groups than it was for other



marital status groups. Consequently only one in three were working in the child-minding - domestic-clerical block, compared with one out of every two widows and two out of every three of the unmarried.

Table 5.14c shows the working pattern of the legally separated related to age of their children.

Table 5.14c Legally separated mothers employed full- or part-time or variable hours and the ages of their youngest children

| Age of youngest child | Employed part-time | Employed full-time | Hours of of employment vary | Total     |
|-----------------------|--------------------|--------------------|-----------------------------|-----------|
| Under 5               | 4                  | 7                  | 1                           | 12        |
| 5 - 12                | 10                 | 27                 | 1                           | 38        |
| 13 or older           | 1                  | 9                  | 0                           | 10        |
| <b>Total</b>          | <b>15</b>          | <b>43</b>          | <b>2</b>                    | <b>60</b> |

One in five (that is, 12) legally separated working mothers had at least one child under school age. (This compares with one in 11 working widows and one in 2.5 of the unmarried.) A majority of these 12 with pre-schoolers worked full-time, and two, one full- and one part-time, worked at home. The full-time worker at home was baby-minding, because with her own baby and three other children under seven she urgently needed money, and that type of job fitted in with her children. The part-timer at home also had four children, all under seven and, as her previous nursing job with shift work did not suit, she was assembling light fittings at home. The other 10 with under school-age children included a secondary teacher with two pre-school children; a midwife with four young children nursing part-time at night; a part-time university research assistant with two young children; a typist getting out for a few hours work a week as a break from two young, incurably ill children; a full-time switchboard operator with a three-year-old; the mother of a two-year-old who did part-time housework for a few hours each morning and did not like either the work or the pay. These are listed just to show the sheer variety of work type, together with the various family situations. The four remaining were a mother of three, including one under school age, who was working "for low pay" in a day nursery so that the child could be with her; a clerical working mother of a three-year-old working mainly for company and paying \$8 for child-care; a typist-mother of a four-year-old whom a neighbour was minding; and a student teacher mother of a three-year-old, both of whom were living



with the mother's parents. Child-care arrangements can be seen for this group in Table 5.15. During school holidays, three of these mothers were themselves on holiday and the other seven used a variety of minding alternatives, five paying for them, and two leaving their children with parents.

The 48 mothers whose children were all school age and over, displayed a similar variety of work/child-minding arrangements, but these will not be elaborated in detail. Five worked at home - a tailoress, a machinist and a jewellery maker full-time, and the remaining two as a part-time hairdresser and a computator. Two of them found their jobs very lonely, but one was obliged to be with a sick child. The other felt similarly hemmed in by her child's hours and the need to keep to the limit of benefit earnings. Two others worked unusual hours, one frequently on shift work as a private nurse and paying baby-sitters for her three children when necessary, and the other driving full-time during the week and nursing in the weekends. Her reason was to work for the highest wage possible in order to be quite independent, but no arrangements at all were apparently made for out of school hours and holidays for her three children of from 10 to 14 years. Apart from these seven, the remaining 41 all worked routinely out of the home.

Table 5.16 shows the before and after school arrangements made by these mothers. More than one in every three mothers had regular arrangements made for care before and /or after school. In four cases the respondent was living with her own mother who minded the children; in another case the respondent's sister had them. Of those with neighbours or friends, several were paying, as were the four who made regular use of child-care centres.

In 18 cases there was no need for arrangements as the mothers' and children's hours were compatible; but with a quarter (12), of all families, the children looked after themselves. Six of these 12 mothers were not at all happy with the situation and gave several reasons. One, working full-time and with three children of from eight to 12, had used a regular minder until recently, at a cost of \$10 a week, but the minder had moved and the mother was unable to find a replacement. Two others were anxious because their children were alone, but offered no suggested way around it. Another three said that the hours of their jobs were too long for them as well as for their children. One of these indeed worked 60 hours a week. All of the six families included two or three children between 10 and 20, except for one solitary 11-year-old, whose mother also stood out as the only one of the six working less than 45 hours a week.

Those making holiday arrangements are shown in Table 5.18 and the pattern is very clear-cut. Only one in 20 did not make any arrangements for day care compared with the one in four in the above para-



graph. In fact, these three mothers were also included in the last paragraph: two of them were working 50 hours a week or more, and both were in employment because they enjoyed work. Their eldest child was in both cases 20, so perhaps they kept an eye on younger brothers or sisters. The third without arrangements was the anxious mother whose paid arrangements had broken down and who was keen to find a replacement.

One in three of the working mothers in the legally separated group had at some time paid for child-care. Five, already detailed above, paid child-care centre fees regularly; another used a creche; three others used regular sitters for their regular or shift night work; six paid neighbours and friends for child-minding. The remaining five are no doubt accounted for by those who made holiday arrangements. It is not clear if the two mothers paying more than \$10 a week would do so only on an infrequent basis.

#### Those Living Apart from their husbands

Table 5.12 shows that the proportions working to not working mothers living apart and mothers legally separated are similar, with just over half working, although slightly fewer of the former category are working full-time. Also, slightly fewer of those living apart and not working wished to do so. It will be interesting to see how similar these two groups are in other characteristics. Table 5.2a in Appendix B shows that half of all those living apart were on benefit and two out of three felt that the benefit limited their earning capacity. Yet only three mentioned benefit as a reason for getting a part-time job, although 14 of the 32 working were receiving a benefit. The 24 not working offered few reasons. Two mentioned the benefit limitation to earnings, but these remarks were not typical. Thus, one woman not wishing to work, on benefit and with two teenage children, felt after 10 years on her own and managing, that the \$13 really was not worth earning, and that she would rather concentrate on her church work. Another citing benefit was wanting work at night with less than \$13 pay, but as she had three children under six her wish would not have been easy to achieve. But although there were few comments relating to benefit, 17 of the 24 non-working mothers living apart were in fact receiving one - a rate equalling that for the legally separated and exceeded only by that for widows.

Again, this group resembles the legally separated in the above-average number of their children. Those 10, who perhaps wished they could work, had 36 children between them; four had 17 children between them including 10 under school age, and only one child of the 36 was over 14. Those not wishing to work numbered 14 and had 52 children ranging from 0 to 18 years, and probably including about equal numbers of pre-school, school, and late teen-age children. Altogether



there were 24 mothers with 88 children, an average of 3.6, even higher than for the legally separated. The average numbers of children were again slightly lower for those working, 32 mothers having 89 children ranging in age from one to 21 years.

Before the issue of Social Security benefits is dismissed, it seems appropriate to comment here, that the ability of a benefit to adequately support those who cannot reasonably be expected to work because of lack of marital backing or heavy child-rearing responsibilities is here being very much tested by the various groups we examined. How adequate is the benefit alone without adding to it with earnings? Did some of those on benefit with several very young children and wanting to earn, wish to do so because they needed more money, or was it because they needed more company or relief from children, or all of these? This issue will be returned to later in this report.

Well over half of the 32 living apart and working, said that they were doing so for the money only (19); a quarter gave social reasons, and the other reasons related to mental stimulus and enjoyment.

Child-minding and housework (refer Table 5.13) was again the main occupational group, but sales and service was the next ranking occupational group for mothers living apart from their husbands. (The numbers are too small for this to be of any statistical significance, however.)

Table 5.14d shows the work patterns of those living apart related to the ages of their youngest children.

Table 5.14d Solo mothers living apart and employed full- or part-time or variable hours and the ages of their youngest children

| Age of youngest child | Employed part-time | Employed full-time | Hours of employment vary | Total |
|-----------------------|--------------------|--------------------|--------------------------|-------|
| Under 5               | 2                  | 5                  | —                        | 7     |
| 5 - 12                | 7                  | 11                 | —                        | 18    |
| 13 or older           | 3                  | 3                  | 1                        | 7     |
| Total                 | 12                 | 19                 | 1                        | 32    |

The proportion of working mothers with at least one pre-school child is highest in this group but very similar to the legally separated.



One of the two part-timers worked at home as a dressmaker so that she could be with her five children, ranging in age from two to 15 years, one of whom was often sick. Another among the five full-timers, was working full-time as housekeeper for a solo father, mainly because she needed help with her own baby and three year old. The other five had varied patterns: a full-time waitress with six children from four to 16 years worked for the money for the summer holidays; another mother waitressed for a brief three hours for a social break away from her three youngsters; a mother was working in her former semi-skilled trade, full-time from 7.30 in the morning until 4 p.m.; another worked full-time as an accounts clerk while her parents, with whom she lived, minded her two-year-old; and another worked full-time in a clothing factory solely for money for her five children. Table 5.15 indicates the arrangements each made for care of children under school age. All seven worked during school holidays but in each case the minding arrangement which they had for term-time carried over.

Among the seven part-timer mothers living apart and with primary age children, one did home sewing and another made copper jewellery. Among the 11 working full-time was a self-employed pottery instructor. Those working were all able to tailor their hours exactly to their children's. Also working full-time was a woman being employed as a foster mother so that she could be home for her own young children. Three women, all with primary-age children and teenagers, worked at night; one full-time until midnight or 3 a.m.; and the other two cleaning for four hours each evening. In none of these three cases was any arrangement made for minding the children, but in all cases there were late teenager brothers or sisters. The remaining 11 with primary-age children all worked away from home during the day.

Among the seven living apart was one who worked varying hours, baby-minding, in order to be home with her five children aged 14 to 21 years.

One other of special interest was a secretary-cum-editorial-assistant with four teenage children who worked full-time after years part-time and on benefit. She finally gave up benefit for the stimulus of a job she enjoyed full-time.

Table 5.16 shows the arrangements made by working mothers if they are absent from school-age children. In 11 cases formal arrangements were made. In 10 cases the mother was home when her children were, and in nine the children looked after themselves. In all these cases the mothers were working full-time, and in seven instances there were three, four or five children with a 15 or 16 year old, the eldest. But there were two others with one 14 year old each, where no arrangements were made. Table 5.18 shows arrangements over holidays and the pattern is exactly repeated, the same nine mothers making no holiday arrangements.



Eight of those living apart have paid for child-care at some point, but only one mentioned using paid help regularly.

### The Unmarried

As widows are in some ways quite different from the other formerly married groups, so also are the unmarried, and in no way more so than in employment. A higher proportion of them were working, and full-time, and of the non-working, only four out of 14 did not want to be. Only 7 out of the total 36 were on a social security benefit, and only two were in employment while receiving a benefit.

As usual half of those giving reasons for working said that it was only for money, but with the unmarried the next choices were enjoyment of the job, or to be independent (which in view of the fact that 11 of the 22 lived with their parents, was a convincing answer).

Most of the 14 who were not working gave reasons. The four who did not want to work were all on benefit. Two of them had two children each which were the result of apparently reasonably long-term defacto marriages. Both said they were tied by their small children. The 10 who wanted to work had a variety of reasons for not having started or being as yet unable to: the need for full day care, suitable hours, a close job, a free minder, and so on. One of them had solved the child-care problem through the university creche, and felt that by the time she was finishing her studies the baby would be old enough for her to work. Two were currently on Sickness Benefit while breast-feeding, but expected the benefit to cease shortly.

Occupationally, the unmarried were like all the other groups, in that two out of every three were employed in the child-care and domestic, or clerical groups. An accountant, a factory hand, and four typist/clerical jobs were held by girls who had specific training. The other 16 women had very mixed trainings and occupations: e.g. an ex-nurse was now a kindergarten assistant; an ex-teacher was doing housework; and an ex-shorthand typist and an ex-machinist were both housekeeping. In all cases these jobs were taken so that the mothers could keep their babies with them.

Table 5.14e shows the work pattern of unmarried mothers related to the age of their youngest children. Two of the four mothers working part-time were living at home with their parents and their mothers minded the baby during working hours. A third mother, who was on benefit, worked part-time cleaning up to the \$13 permitted and had her one-year-old with her at work. She had previously worked full-time but said that this had been too unsettling for her baby. The fourth had a school-age child, and with no other source of income it is initially surprising that she was able to manage with only part-time work. However, she was in a state house, which would mean a lower than average



rent, and she worked part-time as an accountant in order to fit in with her child's hours. Presumably her salary for such a job would be as high as or higher than many in the sample who worked full-time.

Table 5.14e Unmarried mothers employed full- or part-time, and the ages of their youngest children

| Age of youngest child | Employed<br>part-time | Employed<br>full-time | Total |
|-----------------------|-----------------------|-----------------------|-------|
| Under 5               | 2                     | 13                    | 15    |
| 5 - 12                | 2                     | 5                     | 7     |
| 13 or older           | 0                     | 0                     | 0     |
| Total                 | 4                     | 18                    | 22    |

Over four times as many of these mothers were working full-time as part-time, which seems at first surprising given the very young average age of the children. However because of the very limited sources of finance for this group, many may have been unable to keep their children if they had not been able to support themselves. As it is, many had the support of parents with whom they were living. Eleven of the 22 who worked were living at home, and 10 of these were working full-time. Of these 10, one had a primary-age child, minded before and after school by her parents, and nine had pre-school children. Seven out of nine of the children were minded by the grandmother, one by another relative, and in one case the child was taken to a paid minder. In other words, ten of the mothers working full-time were living at home and in nine cases (half of those working full-time) the children were cared for by the mother or other relative of the unmarried mother. The remaining eight working full-time had various arrangements. Of the four remaining mothers of primary children, one worked as a postie, starting at 7.30 a.m. and taking her two children to a paid minder who gave them breakfast. She had the same arrangement for school holidays, but was normally finished her work by the time school ended each day, and found the job suitable for this reason, although she was not too happy with the very early start. Another worked as an assistant in a kindergarten and was happy with the way this fitted in with her child's hours. The other two used paid minders before and after school and during the holidays.



Five with pre-school children were working full-time and did not live at home. Two of these were working as housekeepers for solo fathers and living in. No child-minding was therefore necessary which was the main reason both had taken their jobs. One other was boarding with a landlady who minded the child when the mother was at work, and the remaining two had permanent arrangements, one with a relative and one with a friend, to mind the children while they were working.

Table 5.18 shows the need for and arrangements made for holiday minding. Only one unmarried mother did not work in the holidays and this was the kindergarten assistant with the primary-age child. In three cases the child was with the mother at her work at all times, and in the remaining 18 cases arrangements were made, most (16) being exactly the same as the everyday arrangements. In the two cases where separate paid holiday arrangements were needed it was for the primary-age children of part-time workers.

In fact, because of the low age of these children compared with those of other marital status groups and because most made informal arrangements for child-minding, such as with parents or friends, the holidays of schools and kindergartens have little significance. Arrangements made are, in most cases, alike for holiday and term-time.



## CHAPTER VI

### GENERAL WELFARE OF THE CHILDREN

This part of the survey was primarily concerned with solo mothers who had children 15 years or under in their care.

As Figure 2.4e showed, 68 solo mothers also had children who were not living with them, totalling 116 children. However it was not relevant to pursue in detail the whereabouts of children of all ages - the oldest child mentioned was 34! Children under 16 are still legally under parental control so greater detail is given for those who were not then 16. Table 6.1 in Appendix B shows the total mothers in each marital status group who have at least one child not living with them.

In this chapter the whereabouts of children who were not living with the mother at the time of interview and the relationship of the father, if still living, to all his children, are examined first.

Any problems the mother may have in terms of bringing up the children are then examined, and finally the welfare of the children in general and their adjustment to the loss of a father are examined.

Over two-thirds of the solo mothers had children 16 years or older away from home. There were 89 children in this category, and 48 were married, 25 were working away from home and flatting, boarding or living in on a job, eight were overseas working or studying, four were living with their fathers, and the remaining four were long-term in hospital (two), with a relative or at a boarding school.

This leaves 24 mothers with absent children under 16. In only four cases were any of these under school age - three mothers had three-year-olds who were boarded with grandparents or a friend during the week and the fourth had three children under six who were at that time in a children's home.

The remaining 20 mothers had absent children of school age. Of these, nine children (of eight mothers) were living with their fathers, four children (of two mothers) were living with their grandparents or aunts, and the remaining 14 children were in various circumstances - three adopted, two in boarding school, two in special homes for the emotionally disturbed, four in other children's homes, and the rest boarded in various places.

Mothers with any children absent from home were asked if they saw them as often as once a year. The great majority (52) said that they saw all of them and a further six said they saw some of them. Only 11 did not, and six of these gave as reasons the children being married and too far away or overseas, and another three because they were adopted. In two cases the mother could not manage a visit



because of other children at home, and another was too upset to visit her child in a foster home. To sum up, of those mothers with at least one child of any age who was away from home, only one in six did not see them at least once a year, and in almost all cases there was an obvious reason. In only five out of 67 cases did the loss of contact seem unavoidably permanent.

### Contact with fathers

All solo mothers except widows were asked if the father of their children had any contact with the children, how frequent this was, and of what type. Table 6.2 shows the main findings.

Table 6.2 Amount and type of contact that children of solo mothers had with their fathers

| Amount & Type of contact                                    | No. | %      |
|---|-----|--------|
| Father saw all children regularly or frequently             | 66  | 26.0   |
| Father saw all children occasionally or infrequently        | 56  | 22.0   |
| Father saw only some of the children                        | 18  | 7.0    |
| Father wrote or phoned only                                 | 25  | 10.0   |
| Total fathers having any contact with any of their children | 165 | 65.0   |
| Total who had no contact with any of their children         | 89  | 35.0   |
| Total fathers living  | 254 | 100.00 |

As well as giving the information above, many mothers offered their opinion on the father's contact with the children. Each of the above categories will now be further discussed and each will be followed by impressions of the mothers' reactions.

Over one in every four of the fathers had regular or frequent contact with all of their children. The frequency and length of contact ranged widely from one family where the three children spent alternate months with the father and mother, to one where the children spent every long holiday with their father. In three families the children saw their father almost daily and spent frequent weekends and holidays with him. Twenty-one fathers saw all their children regularly for outings, or as often as the children or father wished. Most of these contacts occur-



ed about once a fortnight. All the rest were less frequent but regularly at least once a year, and then the children stayed with the father.

The mother's attitude to the father's contact ranged from warm approval to strong disapproval. Twenty-three mothers either said they were happy with the arrangement or, more positively, that it was good for the children to see their father. But a few others made comments which were ranged from being mildly disparaging of the father-child relationship to hostility to the father. Five mothers felt that there was little feeling from the children towards their father, and that they saw him merely as a visitor or were pleased to get home from visiting him. Two other mothers did not like the children visiting the fathers because they believed that the father drank in their company. (These were both cases where alcohol had been a problem in the marriage.) In another case the mother said that she and the children were terrorised by the father who was using fortnightly outings to "gain possession" of the children. Another two were unhappy because they felt the children were unsettled by the visits because they were "showered with presents" or over-indulged.

About half of the mothers whose fathers saw the children regularly commented on this contact. Two-thirds of these had positive reactions, but the remainder, for a variety of reasons, were not entirely happy with the situation.

### Regularity of paternal contact

Returning to Table 6.2, about one in every five of the fathers saw all their children occasionally or infrequently. Little detail of the type of contact was given because included in this group were those who had the children less than once a year for a holiday (usually the father was in the North Island), and those who had the children to visit briefly, or who came themselves "now and again". There were also a few who had previously lived nearby and had seen the children more than once a month, but now lived further away and thus saw them less often.

Just over a quarter of mothers commented on these occasional contacts, and 13 of these 15 were unfavourable. Nine mothers felt that the rare visits were an indication of the lack of interest the father had in the children, as he could see them as often as he liked but didn't bother. Another claimed that the father didn't like the children and only saw them in order to "get at" the mother. In two cases the mothers were pleased that contact was infrequent because the children were upset, either because the father had a defacto wife, or because the children and he had nothing to say to each other. Finally, one mother said that although the children saw their father "the children never see him if I can help it".

Returning to Table 6.2, 18 fathers saw only some of their children. This was either because the father or at least one child did not wish for



contact, rather than that contact was not possible. There was no pattern discernible here:- no apparent preference by fathers for seeing or not seeing an elder rather than a younger child, or a boy rather than a girl. In five cases a child or children had no contact because they didn't want any. There were no explicit comments on any of these cases by the mothers, but in most cases the children in this group were secondary age or older, so it is possible that this may have been seen by the mothers as something between the father and children.

In a further one in 10 families with a father living, contact was by phone or letter, and the frequency ranged from one who wrote weekly to all the children, through 16 who wrote or phoned at Christmas and birthdays, to one who wrote once a year. In nine cases, distance from Christchurch was given as the reason - four were living in the North Island, and five overseas. Again there was little comment by mothers on this type of contact except for one woman who claimed that the father "got at" her in regular letters to the children, and another two who seemed disapproving of the father writing to only one child. Finally one mother wished for more contact as she felt it necessary for the children's sense of identity.

Overall two out of every three fathers had some contact with their children and one in three had none at all (89). Some comments were made by mothers on why there was no contact. Thirteen said that the father rejected the children. Five others said while there used to be regular contact there was no longer. A further four fathers were now overseas but it was expected contact would probably resume on their return. There was little difference between the amount of contact with children of mothers in various marital status groups except for unmarried mothers. For this group only about one in four had any contact with the father, compared with just under three in four of the divorced, legally separated and living apart.

This whole topic was a frustratingly small and necessarily superficial part of the study. Numbers were too small and the topic too subjective and complex to be pursued by us in depth. Many questions are suggested which must remain unanswered. For example, does contact with an absent parent decline as the child gets older? What causes some children to receive more attention than others? What effect does distance have on the strength of contact - is visiting for a holiday more likely to strengthen a bond or is more frequent close visiting from nearby? What effect if any does the mother's attitude to the father have on the children's relationship with the father? What effect if any does a requirement to pay maintenance have on a father's continued contact with his children? The questions could continue and they could only be answered by a large study done in great depth.



## Discipline

The next important issue relating to children was that of discipline. All mothers were asked if they had any comment to make on the question of child discipline and 227, or 71.5% of the sample did so. Table 6.3 summarises the main findings.

Table 6.3 Attitude of solo mothers to their disciplining of their children

|   | No. | %     |
|---|-----|-------|
| (1) <u>Managing well - no problems</u>          |     |       |
| — Felt was coping well                          | 59  | 18.5  |
| — Felt that only having normal problems         | 25  | 8.0   |
| — No problems so far                            | 10  | 3.0   |
|   | 94  | 29.5  |
| (2) <u>Had been or still were some problems</u> |     |       |
| — Had been a problem - better now               | 23  | 7.0   |
| — Some problems - slightly difficult            | 28  | 9.0   |
| — Some problems - need man's help               | 44  | 14.0  |
| — Had had help with problems                    | 11  | 3.0   |
|   | 106 | 33.0  |
| (3) <u>Was having trouble with discipline</u>   |     |       |
| — Discipline very hard                          | 14  | 4.5   |
| — Difficult to be firm enough                   | 9   | 3.0   |
| — Child's insecurity a problem                  | 4   | 1.0   |
|   | 27  | 8.5   |
| Total commenting on discipline                  | 227 | 71.0  |
| Total making no comment                         | 92  | 29.0  |
| Total   | 319 | 100.0 |



Table 6.3 is divided into three main groups which are separately totalled. The subdivisions within each group will be discussed later. Just over four in every ten of those replying said that they were managing well or had no problems. Nearly half said that they had some problems or had in the recent past. Finally over one in ten of those commenting reported having serious problems disciplining their children.

Now to look at these groups in greater detail. The respondents were not asked a specific question to elicit this information, but merely if they would like to comment on child discipline. Some solo mothers related their comments to their marital status whereas others referred more specifically to the numbers and ages of their children. However, although the comments do not all relate to the same variables and are of course quite subjective, nevertheless some very valuable comments were made.

Of those who felt they were having few or no problems, several commented that they had always dealt with child discipline single-handed even during their marriage, so there was no difference. Twenty-five felt the problems they were having were quite normal for the age of their children. Such comments were normally made by the mothers of teenagers. Another ten felt that although they had no problems so far, they were expecting some as their children became teenagers, when the absence of a father might be more noticeable.

Of those who were having problems the largest number giving any one reason were the two out of every ten, or 14% of the whole sample, who felt that discipline was a two-person job; or that a father or at least a man was needed as an authority figure, or to back up the mother's decisions. Ten specifically felt that boy children respected a father more than a mother when it came to discipline. Twenty-eight were having occasional problems and four of these particularly mentioned problems with children when they returned from time with the father. Thirty-three others had had problems and were either still having some or expecting them in future, but meanwhile were coping well. "Birthright" had helped in 16 of these cases and the Child Welfare Department and friends in another 11 cases. Twenty of the 33 specifically compared discipline now with the time before they became solo parents. They felt that although there had been particular problems beforehand there were fewer problems now because disciplining was easier for one parent than where there were "conflicting views of two parents which confuse the children".

Over one in every 10 of all the mothers answering were having great difficulty with child discipline. Fourteen - about half of the 27 involved - were finding it very hard or impossible. Their comments varied widely. One mother felt that a woman alone was not strong enough, particularly for older children, and she would have liked some organisation which would back the mother's decisions until children



were 18. Several others mentioned that their authority was questioned by teenage children to the point where it became ineffective. Three specifically mentioned full-time work as causing trouble because it had meant too little time with the children and consequent inability to control them easily.

Six of the solo parents living at home with their parents found that there could be problems when they and the children's grandparents differed in their approach to child discipline.

Nine others said it was difficult to be firm enough because of the marriage breakdown. All felt that the children had already been through too much and five said that they tended to spoil or over-indulge the children to make up for this. The other four stated or implied that they took the line of least resistance for the sake of peace and quiet because they were too tired to bother.

Only four related discipline problems specifically to the child's emotional state, but in these cases the child's emotional "insecurity" or "disturbance" posed problems for a mother trying to be firm, and resulted in compromise or avoidance of measures really felt to be needed.

To summarise, 41.5% of all mothers mentioned difficulties of child discipline and nearly one in 10 felt these to be serious. Many were grateful for help received in this aspect of their solo parenthood and many others felt they would like help in one form or another.

#### Child's adjustment to loss of father

All solo mothers except the unmarried were asked if they felt that there had been any changes in each of their children since the mother's change in marital status. Two-hundred-and-eighty-three mothers were asked this question and the great majority gave information on all their children separately, as was intended. The result was comments about 698 children, an average of 2.5 per family. Table 6.4 shows the main comments grouped from those reporting what seemed the mildest reactions to those that seemed the strongest. This table will be discussed in order of the groups of comments, together with details of differences which arose between marital status groups (Table 6.5 following summarises the main comments of the various marital status groups).

It would obviously have been interesting and worthwhile to have analysed all these responses in terms of the age of the children at the time of separation from the father, and the length of time since this break, but such analysis was not possible within the limits of our data. Also many other factors would have had to be examined if any hypothesis were to be put forward as to why some of the children seemed to be adversely affected while others seemed not to be. For example the degree and nature of continuing contact of children with their father, and perhaps also the children's contact with other father figures



could be examined.

Table 6.4 Solo mothers' comments on child's adjustment to loss of the father

|   | No.  | %     |
|---|------|-------|
| <u>No Change</u>  |      |       |
| - No obvious changes  | 125  | 18.0  |
| - Children too young to be affected                                       | 80   | 11.5  |
|   | 205  | 29.5  |
| <u>Positive Changes</u>   |      |       |
| - Child took more responsibility in the home/ tried to fill father's role | 17   | 2.5   |
| - Child became happier/ more secure                                       | 161  | 23.0  |
|   | 178  | 25.5  |
| <u>Affected Temporarily</u>   |      |       |
| - Child adjusted well after initial shock                                 | 103  | 15.0  |
| <u>Negative Changes</u>   |      |       |
| - Child became disturbed, depressed, withdrawn                            | 73   | 10.5  |
| - Child was still missing father - upset without him                      | 38   | 5.5   |
| - Child missed having man/father figure/model in house                    | 32   | 4.5   |
| - Child became insecure/less able to cope                                 | 30   | 4.0   |
| - Discipline and behaviour deteriorated                                   | 17   | 2.5   |
| - Child had rejected father   | 7    | 1.0   |
| - Schoolwork had suffered   | 4    | 15    |
| - Child became delinquent   | 4    |       |
| - Child resented drop in living standards                                 | 4    |       |
| - Missed mother when visiting father                                      | 2    |       |
| - Child had rejected all men  | 1    |       |
|   | 215  | 30.0  |
| Total   | 698* | 100.0 |

(\* Total is 698 as comments were made relating to 698 children.)

According to their mothers there was no change in over 200 children or nearly one in three, some because they were too young to be affected (80). These proportions held good for all marital status groups



including widows.

The next group listed in Table 6.4 is those whom the mothers felt changed in a positive way. A surprisingly high 178, or a quarter came into this group. Of these 161 children were reported as being happier: more relaxed or more self confident since the loss of the father. As one would expect this was not reported equally by all groups. Only one widow gave this as her child's reaction and here the father had been sick and alcoholic, and the marriage all but broken for some time before the father's death. The legally separated reported the highest incidence of such a positive reaction, with one in every three children described as happier since the marriage ended. For the children of those living apart or divorced about one in five were described in this way.

Many of the mothers' comments reflect the intensely subjective nature of their assessments. Typical of about 20 replies was: "Since he has gone there is an air of gaiety with the relief of fear and tension there had been in his presence". An equal number of mothers spoke of the upsetting effect of constant rows and the tears or trembling or nightmares that ceased with the departure of the father. A similar number (18) spoke of quite strong fear that they and their children had felt for the father. A typical example was that "He (the father) was so unpredictable and could be so aggressive and violent that we all got that way we dreaded to see him walk in the door".

Although no such information was deliberately sought by interviewers, 29 (9%) of all the mothers mentioned that their husbands had "serious drinking problems" or were "alcoholic" or "seriously disturbed psychologically" and gave this as a reason for the rows or domestic disturbances which upset or frightened the children.

All other comments about this large group of children reported as happier without the father were less specific than those already quoted but all gave some emphasis to a connection between the release of family tensions and the loss of the father.

The remaining small group of 17 (2.5%) were those children reported as having become more responsible or thoughtful or having attempted to take over the father's role in the house. 7.5% (10) of the children of widows were described thus, compared with 1% only in the other groups.

The next group in Table 6.4 were those children reported as affected adversely at first, but having later adjusted well or "now coping all right". Many of the descriptions here of initial reactions were the same as those in the next group where existing disturbances were recorded. This could mean that many though not all in the first group had lost their fathers at an earlier date than those in the next group who perhaps had been affected more recently. Be that as it may, the initial unsettled reaction included all the same symptoms to be described in



detail for the next group - those still unsettled at the time of the interview. There was some variation here according to the marital status of the mother but it is hard to know why unless it is related to the age of the mother and her children. The proportions of children reported to have now adjusted after an initial unsettled reaction was 21% for the children of those living apart, 16.5% for widows' children, 13.5% for children of divorced parents, and 7% for children of the legally separated. (It must be remembered that one in every three of the children of the legally separated have already been accounted for as having shown positive changes.)

The next group - of children showing negative changes - is the largest overall and includes nearly one in three of all the children. The largest single group was the 73 (10.5%) who were described as disturbed, depressed, withdrawn or resentful. These varied from comparatively mild speculative comments that the child felt disadvantaged among peers either for social reasons by having no father, or for financial reasons, to quite strong comments of resentment expressed by children who had responsibility too early or had to leave school prematurely to help with family finances. Many of this group overlapped with those mentioned earlier as showing discipline problems which was again specifically connected by the mothers with the loss of the father. There were no significant differences here relating to the mother's marital status.

The next three groups in Table 6.4 were related and are best treated together. Here the main connecting theme was a sense of loss or perhaps a diminished feeling of identity and awareness of a "gap" where previously there had been a father. One hundred children (14%) were included here, and there was a significant difference between the legally separated and other groups in the proportions of their children affected in this way. Only 8%, or less than one in 10 of the children of the legally separated were described thus, compared with one in five of children of the other groups.

Typical comments in this group from mothers of teenage boys expressed the feeling that these boys had a special need for a father figure. About half of these mothers spoke not only of the loss of the father but generalised the need of the children to have a man around, some giving a social or "model" emphasis to their remarks, others emphasising the authority figure aspect.

The remaining small groups in Table 6.4 are varied, having in common only very specific negative reactions described by their mothers. Numbers were too small here to show up any differences between mothers' marital status. This group included most of the children whose mothers felt that they had been seriously or permanently scarred or or disturbed by the experience of losing their father. For example, five of the seven who were described as rejecting their fathers had apparently been physically hurt by aggressive fathers during a domestic upset and in



each case the mother felt that this could have a detrimental long-term effect.

Table 6.5 summarises the main comments made on the effects of the loss of the father on their children in terms of the marital status of the mother.

Table 6.5 Marital status of the solo mothers and the effects of the loss of father on the children

| Children reported as being affected in the following way | Children of |          |                   |              | Total children |        |
|--|-------------|----------|-------------------|--------------|----------------|--------|
|  | Widows      | Divorced | Legally Separated | Living Apart | No.            | %      |
| No change  | 30.5%       | 34.5%    | 32%               | 20%          | 205            | 29.0%  |
| Children happier/<br>more secure                         | 0.5%        | 18.0%    | 33%               | 20%          | 161            | 23%    |
| Children adjusted<br>well later                          | 16.5%       | 7%       | 14%               | 20.5%        | 103            | 15%    |
| Emotionally disturbed/<br>depressed/or withdrawn         | 11%         | 18%      | 6%                | 15%          | 73             | 10.5%  |
| Misses father/man in house/<br>insecure/"lost"           | 23%         | 16.5%    | 8%                | 18%          | 100            | 14.5%  |
| More responsible/<br>thoughtful/understanding            | 7.5%        | —        | 1%                | 2%           | 17             | 2.5%   |
| Discipline/behaviour<br>had deteriorated                 | 7.5%        | —        | 1%                | 2.5%         | 17             | 2.5%   |
| Other general negative                                   | 3.5%        | 7%       | 5%                | 2%           | 22             | 3.0%   |
| Total  |             |          |                   |              | 698            | 100.0% |

A brief look at this table emphasises some of the other differences between marital status groups which have appeared during this section. If we take the first three categories of the table together as representing no apparently enduring negative aspects, then differences become quite striking. Widows included 47.5% of their children in this category compared with 59.5% of children of divorced mothers, 60.5% of mothers living apart and 79% of the children of the legally separated. Several reasons are possible for these differences. For widows of course the loss of the husband would be involuntary and would frequently be a shock, and the children on average older and possibly more conscious of, or more aware of, the reason for sense of loss or depression. At the other extreme the legally separated often reported positive reasons for



being pleased to see the father go and reported previous family tensions which themselves were causing insecurity and distress.

To sum up this difference by a crude generalisation, perhaps the shock after an unexpected or unsought loss in the case of widows and their families was the negative equivalent of the distress experienced by families before a marriage broke up. Perhaps the apparent positive effects often caused by the breakup were only to be expected because a solution had finally been sought by the mother or father.

#### Substitute care of children in an emergency

The last item in this section on the welfare of the children relates to the arrangements a mother would make for care of her children if she were ill, or in any other emergency. Table 6.6 shows the results of this question from all 319 respondents.

Table 6.6 Care of the children of solo mothers in an emergency

|  | No. | %     |
|--|-----|-------|
| Relatives, neighbours or friends                     | 220 | 69.0  |
| One of the older children                            | 30  | 9.5   |
| "Birthright", church or other charities or fostering | 15  | 5.0   |
| Husband  | 2   | .5    |
| Karitane nurse or other hired help                   | 1   | .5    |
| Reciprocal babysitting service                       | 1   |       |
| Children could all look after themselves             | 3   | 1.0   |
| Nobody to help - would have to cope alone            | 16  | 5.0   |
| Don't know - had never thought about it              | 31  | 9.5   |
| Total  | 319 | 100.0 |

This table gives a fair indication of the dependence solo mothers have on relatives, friends, neighbours and older children.



## CHAPTER VII

### THE SOLO MOTHERS AND THEIR PERSONAL LIVES

In this chapter the personal health and happiness of the solo mothers is assessed in an attempt to ascertain how the women felt about their solo motherhood state.

Questions relating to health showed that 51% reported suffering from nervous disorders, mental illness and depression.

Almost half the entire sample experienced loneliness, and 46% had an unsatisfactory social life. However others found they and their families were much happier after being relieved of tense and unsatisfactory marriage situations.

#### Health

All the solo mothers were asked whether they had had any problems of health, and if these had been present before or after the end of the marriage or both. No time interval was set for this question, but any references to illnesses before adulthood were later deleted. Fifty-one or 16% of the 319 mothers said they had always been "fit" or "healthy", without illness or accident. The remaining 268 mentioned 359 illnesses, accidents or health problems. These are listed in full in Table 7.1a.

The largest group of disorders reported were nervous disorder, mental illness and depression. Table 7.1 shows the incidence of this group.

Table 7.1      Reported incidence among the solo mothers of nervous disorder, mental illness and depression

| Type of ill-health | Before and after<br>being a solo mother | Before<br>only | After<br>only | Total |
|--------------------|---|----------------|---------------|-------|
| Nervous disorder   | 40                                      | 39             | 63            | 142   |
| Depression         | 6                                       | 3              | 7             | 16    |
| Mental illness     | 4                                       | —              | 1             | 5     |
| Total              | 50                                      | 42             | 71            | 163   |



The 163 women reporting one of these degrees of mental, psychological or emotional disorder represented 61% of the sample of those with any disorders. If we assume that the 51 reporting no disorders were reliable, then those with any of the above problems represented 51% of the entire solo parent sample.

Some further definition of these categories is perhaps necessary. "Mental illness" represented those who had actually been for some time in a mental hospital. "Nervous disorders" included a majority who cited "nerves" or "nervous troubles" as their doctor's description, and 30 of these mentioned that they were prescribed tranquillizers at this time. (The use of tranquillizers was not specifically asked about, and the frequency of their use could well have been much higher than this figure indicates. The category "depression", although possibly similar to the previous one, was used because 16 of the respondents described their disorder thus. None of these mentioned visiting a doctor.

The disorders listed here were also some of the very few where any relationship to marital status appeared. Those with a "nervous disorder" after becoming a solo parent understandably included more widows than any of the other groups, although widows were also represented in the "before and after" and "before" groups. However over half of the 63 (33) were widows, who presumably would be likely to suffer emotional shock at the loss of a husband.

All other categories of disorder shown in Table 7.1 were comparatively undramatic when taken separately except for the six (2%) who received broken bones from assault, or "molestation", as one respondent described it, from their former husbands.

However, if we look at the disorders recognised as involving a high psychosomatic element then the preponderance of emotionally-linked disorders is high. Thus asthma, migraine, bronchitis, rheumatoid arthritis gastric ulcers, headaches, eczema and colitis total 33, or 12.5% of those reporting any disorder.

On the other hand only the few disorders already mentioned showed any significant difference by marital status, or in terms of whether the disorder occurred before or after the respondent became a solo mother, and it is therefore not possible to suggest any causal connection between the ending of the marriage and the condition.



Table 7.1a Incidence of illness, health problems or accidents, in order of frequency among solo mothers\*

| Type of disorder   | Before and after<br>being a solo mother | Before<br>only | After<br>only | Total<br>No. | %     |
|--|---|----------------|---------------|--------------|-------|
| Nervous disorder   | 40                                      | 39             | 63            | 142          | 53.0  |
| Operations   | 22                                      | 11             | 5             | 38           | 14.0  |
| Influenza  | 11                                      | 7              | 8             | 26           | 9.5   |
| Depression   | 6                                       | 3              | 7             | 16           | 6.0   |
| Broken limbs   | —                                       | 12             | 4             | 16           | 6.0   |
| [ ] = incidence of   |   |                |               |              |       |
| accidental break   | —                                       | [6]            | [4]           | [10]         | [3.5] |
| from husband's assault   | —                                       | [6]            | [—]           | [6]          | [2.0] |
| Illness arising from work†   | —                                       | 3              | 12            | 15           | 5.5   |
| Infective hepatitis  | 4                                       | 2              | 2             | 8            | 3.0   |
| Asthma   | 5                                       | 2              | 1             | 8            | 3.0   |
| Migraine   | 3                                       | —              | 3             | 6            | 2.0   |
| Pneumonia  | —                                       | 2              | 3             | 5            | 2.0   |
| Mental illness   | 4                                       | —              | 1             | 5            | 2.0   |
| Bronchitis   | 3                                       | 1              | 1             | 5            | 2.0   |
| Bad back/slipped disc  | 1                                       | 1              | 3             | 5            | 2.0   |
| Rheumatoid arthritis   | 2                                       | 1              | 1             | 4            | 1.5   |
| Gastric ulcer  | 1                                       | 2              | 1             | 4            | 1.5   |
| Minor gynae./periods etc.  | —                                       | —              | 4             | 4            | 1.5   |
| T.B.   | 1                                       | 2              | —             | 3            | 1.0   |
| Food poisoning   | 1                                       | —              | 2             | 3            | 1.0   |
| Burns/shock  | —                                       | —              | 3             | 3            | 1.0   |
| Car accident   | —                                       | —              | 3             | 3            | 1.0   |
| Pernicious anaemia   | 2                                       | —              | 1             | 3            | 1.0   |
| Kidney trouble   | 2                                       | —              | 1             | 3            | 1.0   |
| Miscarriage  | —                                       | 2              | 1             | 3            | 1.0   |
| Headaches  | 1                                       | —              | 1             | 2            |       |
| Eczema/dermatitis  | 1                                       | —              | 1             | 2            |       |
| Toxaemia   | —                                       | 2              | —             | 2            | 4.0   |
| Pyleitis   | —                                       | 2              | —             | 2            |       |
| Glandular fever  | —                                       | 2              | —             | 2            |       |
| Colitis  | 2                                       | —              | —             | 2            |       |
| Single cases each of:<br>pleurisy, multiple sclerosis,<br>disseminated sclerosis, thyroid<br>deficiency, haemophilia, appen-<br>dicitis, hypertension, thrombosis,<br>diabetes | 3                                       | 4              | 2             | 9            | 4.0   |
| Total  | 115                                     | 110            | 134           | 359          |       |



\* Total number of solo mothers reporting any disorder is 268 . (Percentages total more than 100% because some reported more than one disorder.)

† Includes hernia, damage to eyesight or hearing or skin or breathing.

### Relationship with husband

All solo mothers except the widows were asked if they wished to comment on their current relationship with their former husband. 162 or 64% of the 254 mothers chose to do so. The range of comments from positive to negative are shown in Table 7.2 below.

Table 7.2 Nature of contact at time of interview of solo mother with former husband or father of children

|  | No. | %     | %      |
|--|-----|-------|--------|
| <hr/>                                  |     |       |        |
| <u>Mainly positive.....</u>            |     |       |        |
| Good                                   | 4   | 2.5   | } 31.0 |
| "Amicable", "Satisfactory" etc.        | 38  | 23.5  |        |
| "Improved", "better than when married" | 8   | 5.0   |        |
| <hr/>                                  |     |       |        |
| <u>Neutral.....</u>                    |     |       |        |
| "Business-like", "formal"              | 11  | 7.0   | 7.0    |
| <hr/>                                  |     |       |        |
| <u>Mainly negative.....</u>            |     |       |        |
| Slightly difficult                     | 6   | 3.5   | } 14.0 |
| Very difficult, "distressing" etc.     | 17  | 10.5  |        |
| No contact at all                      | 78  | 48.0  | 48.0   |
| <hr/>                                  |     |       |        |
| Total                                  | 162 | 100.0 | 100.0  |

As stated in Chapter VI, 89 (35%) of the fathers had no contact at all with any of their children, and a further 25 (10%) wrote or phoned the children. This total of 45% of mothers whose children had no contact with their fathers is similar to the 48% in this table of mothers who had no contact at all with the fathers of their children (although the sample in Table 7.2 was smaller as some mothers did not wish to comment on this question).

Included in this very high number were six mothers who said that their former husbands were currently overseas but that contact could resume on their return. Another two volunteered that they were not happy about the situation and wished that their former husbands would come



to the house instead of merely contacting the children away from the house.

The next highest group of comments were the 31% whose comments were on the whole positive. Only four described the relationship with real enthusiasm. Three said that they had good relationships with their former husbands who were very helpful about mutual problems, particularly concerning the children, and were always willing to discuss such things. The fourth was an unmarried mother who was planning to marry the father of her child and was therefore untypically enthusiastic. However nearly one in every four of those replying found the relationship "amicable" or "satisfactory". In all these cases contact was primarily with or about the children and seemed to be producing no strains at all. A small group of eight was comparatively satisfied at the time of interview and compared the situation then with "bad" or "difficult" times before the marriage ended or just afterwards.

The next largest group were the one in seven whose relationship was slightly or very difficult. Seventeen, all of whom were legally separated or living apart, reported a variety of difficulties typically described as "distressing" or causing "a lot of grief",

Included here were five mothers who felt their former husbands were "getting at them" either through the children or by calling at the house when they were unwelcome. Five others were more explicit about their grievances - in two cases the husband wanted to come back but the wife didn't want him to, and in three others the mother's annoyance was because of upset to the children.

A further six mentioned some problems or said the relationship was slightly difficult. In five of these cases the separation was within the previous two years and the husband was nearby, so it is possible that sensitivities were still high about the break-up and that in time relationships, with the apparent goodwill expressed, would settle down to resemble the "improved" relationships mentioned above. The other replying in this group was a mother living apart who said that she "tried to be friendly but it wasn't easy" because the father's woman friend was with him when he came to the house and when the children visited, and she (the respondent) "found it a strain".

The only remaining group were the 11 whose relationship with the former husband only involved his coming to collect the children, or otherwise discussing the children by phone or letter. These mothers typically described the basis of the relationship as "formal" or "business-like".

To sum up, nearly half of those replying had no contact with their former husbands, a surprisingly high number considering that in every case at least one of their children was living with the mother and some contact, if only about the children, would seem reasonable. Just over half (84) of those replying had some contact and with six out of every



ten the relationship was commented on "positively", just over one in 10 commented "neutrally" and the comments of the remaining three in 10 were "negative". Although we did not ask explicitly why the former husband and wife usually contacted each other it seems a safe assumption from the replies that the reason was invariably to visit or discuss the children.

### Social life of the solo mother

In the next section of questions all solo mothers were asked about their social life since they became solo mothers. Four questions were asked, first whether comparatively they had more, the same number or less friends visiting them; secondly, whether they went out to visit friends more or less; third, whether relatives visited them more or less; and finally, whether they themselves visited relatives more or less since becoming solo parents.

Slight but interesting differences emerged here between the marital status groups. Table 7.3 summarises the responses for all four questions for all solo mothers in the sample.

Table 7.3 Solo mothers and whether since becoming solo parents they had seen friends and relatives more often, less often or about the same amount as previously

|                                     | Much<br>more<br>% | More<br>% | About as<br>often as<br>before<br>% | Less<br>often<br>% | Much<br>less often<br>% | Total<br>% |
|-------------------------------------|-------------------|-----------|-------------------------------------|--------------------|-------------------------|------------|
| % who were visited<br>by friends    | 11.0              | 25.0      | 31.5                                | 19.5               | 13.0                    | 100.0      |
|                                     | 36.0              |           |                                     | 32.5               |                         |            |
| % who got out to<br>visit friends   | 9.0               | 26.0      | 25.0                                | 25.0               | 15.0                    | 100.0      |
|                                     | 35.0              |           |                                     | 40.0               |                         |            |
| % who were visited<br>by relatives  | 4.0               | 16.0      | 59.0                                | 12.5               | 8.5                     | 100.0      |
|                                     | 20.5              |           |                                     | 21.0               |                         |            |
| % who got out to<br>visit relatives | 3.5               | 17.0      | 55.0                                | 16.5               | 8.0                     | 100.0      |
|                                     | 20.5              |           |                                     | 24.5               |                         |            |

The changes in visiting and being visited before and after becoming solo parents shown in this table are considerable, ranging from only one in four who continued to visit friends about as often as before, to the well over one in two who were visited by relatives about as often as before. On the other hand, the changes to "more" and "less" visits



were about the same. Thus, just under one in every three were visited by friends about as often as previously, but for the remaining two out of three just over half were visited more frequently, and just under half were visited less frequently. In regard to getting out to visit friends, which could be expected to be more difficult with children to care for alone, the pattern for one in every four remained unchanged but for the other three in four there were changes. Slightly more went out less often than went out more often and 15% (48) went out to visit friends much less often, compared with 9% (28) who visited much more frequently.

The pattern of seeing relatives was much less disturbed. Six out of every 10 continued to be visited by relatives about as often as before, and of the rest about half were visited less and half more. More than twice as many were visited much less often (28) than were visited much more often (12).

Finally, 55% continued to visit relatives about as often as before, just over one in five visited more often, and just under one in four visited less often. And again the greatest loss, the 26 who visited much less often exceeded the greatest gain where 11 visited much more frequently.

Although the numbers and the differences are small at the extremes of gain and loss they are important cumulatively. Over all questions over half of those who had less contact had much less contact than previously. The gains on the other hand were not as correspondingly large, in all cases a third or less had much more contact than before.

Differences by marital status are few but seem important when they do occur. Widows had less contact with friends by being visited and visiting. Over half of all widows were visited less often by friends compared with an average over all status groups of just over one in three. Well over half visited less often compared with a 40% average over all status groups. Widows were similar to the average for contact with relatives, however.

The pattern for unmarried mothers also differed from the average in some ways. In terms of being visited by friends their pattern was average but there was less visiting of friends. They are also slightly over-represented among those visiting relatives less often, though not for being visited by others. Although these differences are slight and must not be given an exaggerated weight, it does seem likely that as nearly all unmarried mothers had one young child or were working full-time (or both), that time for visiting could have been considerably cut down for this group when they became parents.

#### Activities of solo mothers

All solo mothers were asked what activities they took part in and what organisations they belonged to. For various reasons this question



did not work well. (See comment on question in questionnaire section of Appendix A.)

The whole sample was also asked if there were any reasons for their not taking part in activities they would like to take part in and the reasons given here were of interest. Seven percent said that they were not interested in taking part in anything else; 24% said that there were no reasons; but 69% or nearly seven in 10 of the entire sample said that there were reasons and specified them. Table 7.4 below shows these reasons.

Table 7.4 Reasons given by the solo mothers for not being able to take part in other activities

| Reasons                                     | No.   | %     |
|---|-------|-------|
| No reasons                                  | 76    | 24.0  |
| Don't want to                               | 23    | 7.0   |
| Would like to but unable to because of..... |       |       |
| Cost  | 81    | 25.5  |
| Insufficient time                           | 81    | 25.5  |
| Unable to leave children                    | 40    | 12.5  |
| Too tired                                   | 20    | 6.0   |
| Ill health                                  | 18    | 5.5   |
| Lack of transport                           | 15    | 5.0   |
| Hours of work                               | 11    | 3.5   |
| Other reasons                               | 20    | 6.0   |
|   | 286 * | — †   |
| Feeling restrictions                        | 220   | 69.0  |
| Total sample                                | 319   | 100.0 |

\* These reasons were given by 220 respondents.

† Because more than one reason was given by many respondents these percentages would add up to a meaningless total and are omitted.

Over one-third of those giving a reason for not being able to take part in an activity gave a financial reason. Two of these reasons were: the mother would need a babysitter before being able to leave the house



and could not afford one: and the mother could not afford the general expenses of taking part in any activities.

An equal number said that they just did not have time. Over half of these were mothers with paid employment as well as school-age children at home. A typical comment from this group was: "By the time the children are in bed at night, and the day's chores completed, it's too late to think of doing anything else".

The third group were the 40 who felt unable to leave the children. Reasons here included the feeling that their children were too young to be left in the care of others, or simply wanting to spend as much time as possible with their children. The final third of this group said that their responsibilities to their children meant that they just could not leave them, implying again that there was insufficient time left after they felt their obligations to their children were fulfilled.

The next most frequent reason was that of being too tired - cited by 20. Most of this group were mothers with several young children or in paid employment and a typical comment was: "I'm too tired after work and the household chores, although I am terribly mentally frustrated by the repeated daily drudgery".

The next group of 18 all cited various states of ill-health, and a further 15 cited particular transport problems which meant they could not easily get to any of the activities they would like. None of these women had their own cars. A further 11 said that their hours of work were unsuitable. These were all women on shift work or with full-time hours.

The remaining 20 gave a variety of other reasons including shyness, unstable mental health, lack of suitable or nearby activities, lack of friends to go with and no wish to go alone. A few specified that they did not feel wanted or that they did not fit in, specifically referring to a feeling of "social stigma" because they were solo parents.

There was no significant relationship between possibility of other activities and marital status, children and working or not working except for those cases already mentioned above.

### Holidays

All solo mothers were asked if they had any comment to make on holidays and 259 did so. These comments, ranging from the positive to the negative and shown in Table 7.5 below, show there was a remarkably consistent range offering such comments across all status groups.

For each group except the unmarried, about four out of every five respondents made some comment, but only three out of five of the



unmarried did so. Overall, 27% made comments which were basically positive and expressing satisfaction, 10% expressed some qualified satisfaction, over 42% were on the whole negative or expressed dissatisfaction, 1.5% had never had any holiday at all, and the final 19% made no comment. Little can be deduced from this last group except that they were probably not at the extremes of either satisfaction or dissatisfaction, because then the issue would have been mentioned.

Table 7..5 Solo mothers' comments on holidays

|  | No. | %     |
|--|-----|-------|
| Satisfactory, no problems                    | 71  | 22.0  |
| More holidays now                            | 15  | 5.0   |
|  | 86  | 27.0  |
| Impossible for mother, possible for children | 18  | 5.5   |
| Only possible when provided free             | 14  | 4.5   |
|  | 32  | 10.0  |
| None or rare since a solo parent             | 62  | 19.5  |
| Financially impossible                       | 49  | 15.5  |
| No one to care for children                  | 15  | 4.5   |
| Not able to relax with children              | 10  | 3.0   |
|  | 136 | 42.5  |
| No holidays ever                             | 5   | 1.5   |
| Made no comments on holidays                 | 60  | 19.0  |
| Total  | 319 | 100.0 |

The 22% or more than one in every five of the sample who were satisfied included some who had holidays and others who did not, but either way did not see holidays as an issue. Some said that they were quite happy to stay at home - others that they were satisfied with the few they did get.

Two out of every three of those who were satisfied with their arrangements were in paid employment, which was a higher ratio than for other groups. It is perhaps possible that income from working per-



mitted more choice over whether or not to take a holiday and that an ability to choose whether or not to take a holiday provides satisfaction. However, this is speculation. A few others (15) said that they had more holidays now than they had had before becoming a solo parent.

The next category was the 10% with qualified replies. Eighteen said that although it was impossible for them to take a holiday, their children were able to through relatives, churches or such organisations as "Birthright" or the YMCA. A further 14 were similarly placed but included themselves with their children, saying that it was only possible for themselves and the children if relatives or charities provided them. All marital status groups were equally represented among these 32 mothers and just over half were in paid employment.

Next came the large group who did not seem happy with arrangements. Nearly one in five of the sample had either never or rarely had any holiday since becoming a solo parent. Few details were given by this group except that they were not pleased with this situation. Three out of every five of this group were not working but there was no significant difference among marital status groups. A further 49 said that they would very much like a holiday but that it was financially impossible or at least very difficult. Equal numbers here were working and not working.

The remaining two groups in this category felt the need to get away for a holiday without the children. Fifteen said that they were unable to do so because there was no one to look after the children. Another 10 said that they had not found the holidays they had been able to take particularly relaxing because of coping alone with the arrangements, packing and the children. Seventeen or over two out of every three of this group were in paid employment and 11 of them (a disproportionate number) were widows. In this case it looks as if it were not lack of money but lack of substitute care preventing the mothers from getting what they really wanted, which was a holiday alone.

The next group were five women who had never been for a holiday before or after becoming a solo parent.

This question revealed a lot of dissatisfaction among those who made comments. Two out of every three (173 out of 259) were not altogether happy, either because they or their children were unable to take holidays at all or together unless they were provided with them, or because holidays were in some way limited in a dissatisfying way.

### The problem of loneliness

Included in the list of issues on which all solo mothers were asked to comment was the problem of "loneliness". Interpretation of the term was left to each mother. However, we can assume that all saying they



felt or had felt lonely were speaking of some degree of unhappiness and discomfort.

Two hundred and forty-seven or 77.5% of the sample made some comment about loneliness and, for 157 or 49.5% of the sample, loneliness in some degree was a problem at the time of interview. For the 72, or just over one in every five who did not comment, nothing can be deduced.

Table 7.6 shows the range of comments on loneliness.

Table 7.6 Comments expressed by solo mothers on loneliness

|   | No. | %     |
|---|-----|-------|
| A terrible problem/ worst problem                               | 78  | 24.5  |
| A big problem but not acute                                     | 14  | 4.5   |
| Sometimes or occasionally lonely                                | 41  | 13.0  |
| Particularly miss own age group                                 | 9   | 3.0   |
| Lonely but coped  | 15  | 4.5   |
| Total experiencing loneliness as a problem at time of interview | 157 | 49.5  |
| Had been lonely in past   | 20  | 6.0   |
| Less lonely since a solo parent                                 | 9   | 3.0   |
| Rarely or never lonely  | 61  | 19.0  |
| Total rarely or never lonely at time of interview               | 90  | 28.0  |
| Making no comment on loneliness                                 | 72  | 22.5  |
| Total   | 319 | 100.0 |

#### The lonely :

The largest single group commenting were the 78 or one in four of the sample for whom loneliness was a "really terrible problem", or "the worst aspect of solo motherhood". For these women, from all marital status groups, loneliness appeared to be an acute problem. Some typical comments from this group were:-

"The terrible loneliness is self-perpetuating in the sense that when you feel so lonely and depressed it's very hard to do anything about it."



"The biggest difficulty seems to be re-establishing yourself as an individual. You have to start seeing yourself on your own. However tenuous the marriage relationship might have been, you were 'a pair' while married."

"Yes, I get very lonely and get into a shell and put off going anywhere at all. The outside world seems indifferent and immune to an ordinary person on their own, just longing for adult companionship."

"There is a tendency in this awful loneliness to reject society and stay in with the children."

Another 15 commented that loneliness was a big problem for them but did not place the great emphasis on it of the previous group. Typical here was loneliness at specific times, usually of stress or anxiety. For example, when needing someone to talk things over with "to help decision-making, especially concerning the children" or "someone who really cares in time of stress". Another typical expression of this feeling of aloneness was: "The worst is having no one who cares, so that you have to carry the whole burden by yourself. This can be very frightening".

The next group were the 14% or one in every seven who were sometimes lonely and usually such occasions were specified. A typical example was:

"At night when the children are asleep, and my day's work is over, I am overwhelmed with feelings of complete aloneness and long for adult company."

Social functions were also mentioned here where some felt "isolated and left out in a roomful of married couples".

Rather similar were the nine who specifically missed the company of their own age group. Probably all of these were meaning on social occasions as five said for going out, and four said male company. All of these were either legally separated or living apart - the only two groups who were still legally married. Perhaps this still-married status proves more socially inhibiting than others, but this is mere speculation.

Finally were the 15 in this section who were lonely but were coping with it and therefore did not see the loneliness as a problem. Four widows for example all said that they missed their husbands very much but, because they were so busy with their families and/or employment, this could not assume the dimensions of a problem.

Thus almost exactly half of the entire sample experienced loneliness as a problem at the time of interview. Looking at this section of the solo mothers in terms of marital status groups, a small but significant difference emerges. Forty of the 65 widows, or over six in every 10 were lonely to



some degree, and for 19 of them or nearly three in every 10 loneliness was an acute problem. For all other marital status groups half mentioned some degree of loneliness as a problem and fewer found it an acute problem than widows. This varied from under three in ten of the divorced and legally separated, to four in 10 of the unmarried to under one in 10 of those living apart.

#### Rarely lonely :

As shown in Table 7.6, of the group who at the time of interview were rarely or never lonely, twenty had been in the past, particularly during the first year they were solo parents, but had now overcome this by developing new interests such as church activities, interesting jobs, special friends, or by more social life generally. One such mother commented that "going out is a life-saver".

Then came the nine who were less lonely as solo parents than they had been previously. The main reason given was that they had more friends now than when they were married. No reason is deducible for this from the information we have - five were working and four were not, so getting out of the house was unlikely to have been the initial stimulation to making and keeping friends. Speculating, perhaps the former husbands were not favourable to visiting or being visited and more freedom resulted after the break-up.

Finally in this group, 61 or nearly one in every five said that they were not at all, or very rarely lonely and did not regard this as a problem at all. This response varied with the marital status group. Thus one in every four of all the divorced and living apart said that they were rarely or never lonely compared with one in every six of the unmarried and the legally separated, and fewer than one in nine of the widows.

Various factors could be involved here. Widows would often have had less warning of a husband's loss and often no reason at all for wishing the relationship ended, compared with other status groups. The legally separated and the unmarried were the youngest groups on average, had been solo parents for the shortest length of time and also had the youngest children on average - a fact which would tie them to their homes more frequently than for instance the divorced or the living apart.

Many comments were made by these women who did not feel that loneliness was a problem, about the extent to which the children currently filled their lives. As many as 15 said that loneliness might later become a problem as the children grew up or left home. A typical remark was: (At present my) "whole life revolves around the children and their activities".

Thus 91 or 28% commented on loneliness to say that it was not, or no longer, a problem. However it did seem that many were moved to comment on this question because it had been a problem formerly, or



because they were very relieved and perhaps surprised that it was not more of a problem; or because although not a problem at that time they were anxious about its being so in the future. The impression strongly gained was that loneliness is a serious potential threat to all solo parents.

### Emotional Guidance

All solo mothers were asked if they had any comments to make on the issue of "emotional guidance" and 176 chose to do so. In view of very frequent references to emotional problems in the rest of the questionnaire this response rate of only 55% was very low. There are two possible reasons for this. One is that by Question 73 many women would have already mentioned aspects of emotional problems in questions relating to children, their health and their former husbands. Secondly, the term "emotional guidance" was perhaps a bit formal and it is likely that some mothers would not associate the talking over of problems with friends, relations and workmates as coming into this category whereas others did. It seems therefore likely that these comments are an under estimate of the moves made by the solo mothers to cope with the inevitable stresses that the onset of solo parenthood seems likely to involve. It therefore does not seem as reasonable to assume, as it has in other questions, that the 143 (45%) who did not comment had not ever needed or sought emotional guidance. However, this is too speculative to dwell on. Table 7.7 below shows those who needed guidance at the time of interview or in the past, whether they sought help and whether or not it was satisfactory. (Table 7.8 then looks at the source of help when it was sought.)

Group A in Table 7.7 are those not making a comment who have been already discussed above. Group B are the further 59 who commented that they had never needed emotional guidance - over one in five of the whole sample. Here there is a slight but important difference between the marital status groups. While one in every seven solo mothers separated, divorced or living apart said they had never needed guidance, only one in five of the widows and unmarried mothers made this comment.

The next group consists of those who said they had needed guidance, amounting to over one in every three of the sample. This total is further analysed at the end of the table.

This shows that of the 117 who said they had needed guidance, the majority (94) had sought help and the great majority of these (85) had found it satisfactory. This was so for all marital status groups. A further number felt they had needed guidance but had not sought it for a variety of reasons. Several commented that they were bottling up their emotions and knew this was bad. For both those needing help at



the time of interview and those earlier having needed it but having sought none, similar reasons were given. The most frequent reason for not getting help was "not knowing where to turn". Several mentioned that doctors and lawyers are too busy to bother. Others said that they had talked to friends but they were biased, no help and couldn't advise on whom to see. Two others who needed present help and three who had in the past, said that they preferred to be independent and "see it out" as one put it.

Table 7.7      Comments by solo mothers on their need for emotional guidance, whether help was sought, and if so whether it was satisfactory

|  | No. | %     |
|--|-----|-------|
| A. No comment on issue of emotional guidance                             | 143 | 45.0  |
| B. All saying they had never needed emotional guidance                   | 59  | 18.5  |
| C. Had needed emotional guidance and.....                                |     |       |
| sought help and been satisfied   | 85  | 26.5  |
| sought help but found it not satisfactory                                | 9   | 3.0   |
| Total of all who had had help  | 94  | 29.5  |
| Had needed emotional guidance and.....                                   |     |       |
| at time of interview had not sought help                                 | 16  | 5.0   |
| earlier when needed  | 7   | 2.0   |
| Total of all saying they needed emotional guidance but had not sought it | 23  | 7.0   |
| Total saying they had needed emotional guidance                          | 117 | 36.5  |
| Total  | 319 | 100.0 |

Table 7.8 shows the source of help and whether or not it was satisfactory.



Table 7.8 Source of help for solo mothers seeking it and whether or not it was satisfactory

| Source of help  | Satisfactory | Unsatisfactory | Total |
|---|--------------|----------------|-------|
| Doctor or solicitor   | 23           | 5              | 28    |
| "Birthright", Marriage Guidance, "Heritage", "Protection of Women and Children", "Lifeline", or Child Welfare | 23           | 2              | 25    |
| Friend or relative  | 22           | -              | 22    |
| Church  | 17           | 2              | 19    |
| Total   | 85           | 9              | 94    |

The largest group seeking help had gone to a doctor or a solicitor or both, and most had found this satisfactory. Those who did not find the help they sought all expressed surprise or disappointment that their doctor or solicitor had not provided it. The tone of these negative comments was less harsh than the comments classified as "unsatisfactory" for an organisation, a church or a friend.

The 25 who had sought help from organisations seemed on the whole well satisfied - some giving lavish praise to the organisations. The two criticisms were both of Marriage Guidance and both from women whose marriages had failed and who seemed to feel that the counsellors had been more concerned with patching up the marriage than helping with the emotional problems relating to it.

Twenty-two had had help from friends and relatives. Comments such as "had marvellous friends who helped a lot" were common although there was no specifying of any sort of help given other than talk and company.

Finally there were 19 whose help came from their church, including two who had not found this helpful.

No patterns emerged of any differences in sources of help relating to marital status.

### Legal Guidance

All solo mothers were asked if they had any comments to make on legal guidance. One hundred and eighty-three did so, and the grouped responses are shown in Table 7.9 below.



Table 7.9 Solo mothers' comments on their need for legal guidance, whether help was sought, and if so, whether it was satisfactory

|  | No. | %    |
|--|-----|------|
| A. No comment made on legal advice               | 128 | 40.0 |
| B. Had not sought legal advice.....              |     |      |
| had seen no need for any                         | 17  | 5.5  |
| would have liked some, but no plans made         | 2   | 1.0  |
| too expensive to contemplate                     | 2   | 1.0  |
| Total who did not seek legal advice              | 21  | 7.5  |
| C. Had received legal advice.....                |     |      |
| advice "very good", "marvellous"                 | 19  | 6.0  |
| difficulties previously but finally satisfactory | 8   | 2.5  |
| advice satisfactory                              | 101 | 31.5 |
| Total satisfied                                  | 128 | 40.0 |
| D. Had received legal advice.....                |     |      |
| dissatisfied with advice                         | 29  | 9.0  |
| dissatisfied with expense                        | 7   | 2.0  |
| dissatisfied with Legal Aid                      | 3   | 1.0  |
| dissatisfied with delays                         | 4   | 1.5  |
| Total dissatisfied                               | 43  | 13.5 |
| Total  | 171 | 53.5 |

Overall, 128 (40%) made no comment (although many will no doubt have received advice), 21 (6.5%) said that they had not sought legal advice and 171 (53.5%) had had legal advice and did comment on it.

The comments detailed in the table for those who had not sought advice are self-explanatory.

The majority of those who had sought legal advice (128 out of 171) found the advice satisfactory, and had had no problems. Nineteen were very enthusiastic in praise of their lawyers. A small number (8) had initially been dissatisfied with their lawyers but had been put in touch with other lawyers by an organisation such as "Birthright" or the Law Society, and had then received satisfactory advice.



Of all those who received legal advice three times as many found the advice satisfactory as found it unsatisfactory (128 cf. 43). Twenty-nine of those who were not satisfied made general comments of dissatisfaction typified by the following examples:-

"The solicitor was totally disinterested and appeared to show no genuine interest at all."

"The solicitor was so vague about the situation and I felt he could have given far more assistance."

"Because lawyers are mostly male, they are biased towards the male point of view in marital problems."

Four others specifically mentioned annoyance with their lawyers over maintenance delays. (The issue of maintenance already discussed in Chapter IV is such a thorny one that difficulties at all stages seem to be all too common.)

A further seven said that they had been dissatisfied with the expense involved, while three others by contrast had used Legal Aid at no cost but felt they might have had better advice if they had been paying. (We do not know unfortunately how many of the satisfied customers had also used Legal Aid.)

Among those who felt satisfied were eight who had ultimately been satisfied after a poor start, when they were put in touch with a lawyer in whom they had confidence. Perhaps if some of the 43 who were not pleased with their legal advice had also sought other help they also would have come to a happier opinion about legal help. However a woman who is anxious over a serious marital problem and for whom this is a first contact with a lawyer, may feel understandably reluctant to admit complaints even to herself, far less be inclined or able to shop around for further professional advice.

#### Comments made by solo mothers about their social life and activities generally

The final question asked was "Thinking about your social life and activities in general, are there any comments you would like to make or any problems you can tell me about?" It is important to remember the form of the question when interpreting the results. No specific areas for comment were suggested. It was hoped that by asking such a general question that the interviewer could avoid putting words in the respondents' mouths and allow the solo mothers to talk of problems and topics especially important to them.

Two hundred and ninety or 91% of all the solo mothers made some comment on their social life and activities in general.

Of these, 143 were on the whole satisfied with their social lives



and activities and 147 were not. This is a surprisingly even division.

Table 7.10 shows the broad range of comments made by these two groups. For the group who were satisfied, all but one gave only one reason or comment. However, many of those who were not satisfied gave more than one reason - in fact two on average each. (For this reason the percentages are not totalled for this column as they would exceed 100%.)

Table 7.10 General comments of the solo mothers on their social life and activities

|   | No. | %     |
|---|-----|-------|
| Made no comment                               | 29  | 9.0   |
| Commented.....                                |     |       |
| Generally satisfied                           | 75  | 23.5  |
| Could go out more now                         | 20  | 6.5   |
| More satisfactory since a solo mother         | 18  | 5.5   |
| Satisfactory - accepted by a group            | 18  | 5.5   |
| Could go out whenever wished                  | 8   | 2.5   |
| Other satisfied comments                      | 5   | 1.5   |
| Total favourable comments*                    | 144 | 45.0  |
| Commented.....                                |     |       |
| Too tired/busy/hard-up, etc. to go out at all | 104 | 34.0  |
| Felt an outsider/avoided/ don't fit in        | 76  | 24.0  |
| Restricted contacts/invitations if solo       | 39  | 12.0  |
| Men avoid/pursue solo women                   | 17  | 5.5   |
| No way of meeting new people/men              | 15  | 4.5   |
| Couldn't get/afford babysitters               | 15  | 4.5   |
| Missed old friends who no longer saw          | 8   | 2.5   |
| Other comments                                | 9   | 3.0   |
| Total unfavourable comments                   | 147 | 46.0  |
| Total commenting                              | 290 | 91.0  |
| Total   | 319 | 100.0 |

\* More than one comment made by some respondents



### Satisfied with social life

The 75 mothers who were generally satisfied were quite happy and contented with the social life and activities they participated in. Several of these said that this area of their lives really had not changed since they had become solo mothers. Of the 18 who gave "belonging to a group" as a reason there were six in each of the following situations; in church groups, in particular social groups where they were quite accepted (these were unmarried mothers) and in groups which had formerly existed and which were much more friendly and sympathetic now.

Thirty-eight fell into two very similar groups: those who found things better since becoming solo parents and those who went out more. Several of these groups said that their former husbands had not taken them out, or that they formerly had no friends of their own. Many said that they valued their new-found independence or freedom. All of these women had had marriages broken by divorce or separation. Those eight who said they had no problems getting out whenever they wanted all gave the reason that baby-sitters - parents, older children or boarders - were always available.

### Little social life

Those who were not satisfied presented a more complex picture, often mentioning two aspects: why they couldn't go out even if they wanted to, and secondly, things that they didn't like if they were able to get out.

Nearly three out of every four (109 out of 147) who were not satisfied with their social life and activities said they had no social life at all.

Fifty-eight of these women gave a combination of reasons for being unable to go out. These reasons were similar for all and involved at least two of the following: Lack of time, finance, baby-sitters, relatives or friends to go out with, or transport.

All the others were more specific in their reasons, with one predominating even if others were also mentioned. Examples will be taken from these.

Twenty-three said they were just too tired to bother because caring for small children and/or finishing household chores and working left them just too tired. "I have no energy left at all to even consider going out and sleep is all I want." Others were typified by another who said "I could go out if I wanted to, but when you are working all day and there is the house and the family to see to, you just don't feel like going out". And another "I get up at 5 a.m. to prepare lunches and the children's clothes and books before work, and I am too tired to go out at night." Another suggested that "women are more likely to become "cabbages" by working full-time and running a home and family, for they are too worn out and exhausted to be anything else".



One other said "It seems so unfair somehow. My ex-husband has a job with far more money than I - he only pays a small amount of maintenance for the children and the rest he has to spend on himself. He has none of the responsibility and work of coping and caring for a young family as I have, so he has plenty of leisure time as well. In the weekends, I get the children dressed and prepared for their outing and then sadly watch them go gaily off with their father for a day's fun. I long to be going too, to share their joy, but I have to stay at home by myself and catch up with the washing and the housework and hundreds of other chores that soon build up during the week when I'm working."

All 23 of these women who speak so bleakly of their lack of time were working and most had children of primary age or younger. Presumably as the children grow the number of jobs done for them may well decrease but absolute lack of time is still likely to remain a long-term problem for mothers with responsibilities for a job, a family and a home.

#### Lack of money and baby-sitters

Another 23 felt that finance prevented them having any social life. Typical was the following remark: "I haven't enough money to live on, so I can hardly afford to pay for smart clothes to wear, for bus fares, for baby-sitters and for entertainment, even if I weren't always too tired to go out."

Another typical remark: "I can cope financially by dealing with essentials and not worrying about the frills".

Another specific problem was baby-sitters, mentioned by eight who never went out but also by 15 who did occasionally but found themselves restricted by not being able to find adequate (or any) baby-sitters. Seven of these mothers thought that there should be more

Government subsidized centres caring for children - one said, backing this: "isolating mothers with children from society puts an enormous and often intolerable strain on the mothers".

The remarks of several others were reflected in the following quotations: "It would be lovely if someone could take the kiddies off my hands, just for a few hours break", and "I feel guilty and I don't know why, if I ever do leave the children".

#### Socially isolated

A large group of mothers mentioned quite disturbing feelings of rejection, loss of confidence, social inferiority or shame. Seventy-six were in this category. One legally separated mother said: "I avoid all contact with others because what I've lived through has made me feel very low socially, very unwanted, as if everyone knew what went on in our home with my husband drinking and rowing and beating. Some-



how he has dragged me down to his low level." Seven others said that after so many years of being at home caring for small children and with few social contacts outside the home that they wouldn't fit in, "had forgotten how to talk to adults" or would be "social misfits".

Another 12 said they had never been included in their husband's social life when they were married and so were quite unused to having a social life. "My husband had never taken me out socially, or let me have friends in the house, so now I have no friends of my own".

All five status groups were represented among those who felt "outside" or "isolated", or the subject of "social stigma". Three mentioned that they thought this carried over to their children who tended to be blamed for any misbehaviour in the neighbourhood and ended up having only the children of other solo parents for their friends. Several solo mothers who were not widows felt that widows were less likely to be subjected to social stigma than those with broken marriages or the unmarried. 41 specifically mentioned that they were "set apart" in some way from social groups and 28 mentioned that women were suspicious or unfriendly. Remarks typical of this feeling were -

(Women were) "most distrustful and categorised them, and kept themselves and their husbands well away."

"Wives at first gave pity, but now they are afraid their husbands may make a pass at me."

"I do wish married women would not be so wary of me and feel that I am after their husbands all the time; really nothing could be further from the truth."

"I dare not accept any help offered by a male neighbour no matter how desperately I need it, for I know it will upset their wives, as they always seem to assume that their husbands are interested in widows or that widows are trying to steal their husbands."

The 39 who felt that their social contacts were very restricted really merged into the above group who seemed to feel there was active hostility towards them. The latter group differed only in that the remarks were milder and more self-deprecating. Twelve said that they mostly saw single women and other solo mothers like themselves. Typical comments on the "restriction" were:

"You don't get invited to things you might possibly enjoy, and you are definitely excluded from dinner parties because you are the odd man out. You really do feel a need for going out and enjoying good conversation."

"I'm invited out to social occasions, but always feel extra and a nuisance, and would rather not go out at all because of this."

"When you are a widow your friends are still married and



although they are good and kind to you, you do feel the odd one out."

"Women alone just do not have the same social standing."

"Before I was widowed I seemed to be on an equal footing with the rest of society, but now I am a step down."

With this same group another pressing problem was where could a woman on her own go: some women knew no places where they could go without a partner, especially if they were "no longer young". Typical of such comments were: "A woman alone at any social function stands out like a sore thumb" and "At most functions you need a partner and you feel awfully conspicuous because of peoples' opinions if you are alone".

Several women who had made some effort to mix and get out were very bothered by the apparent consequences. For example: "Through going to different organisations in an effort to meet people, and through being seen with different companions, one's reputation suffers. People like something to talk about and for some reason a woman on her own becomes a prime target."

Six said things like "Men can go anywhere, hotels, dances, etc. on their own, seeking congenial company, but not a woman". Six others expressed varied dissatisfaction with the Solo Parents Club which they thought could have fulfilled this function with remarks such as: "The people who go aren't my type socially" and "I don't go because it looks like you are trying to pick someone up". Six others were wary of meeting men in similar circumstances to themselves and felt that this was restricting.

In addition to those speaking of restricted contacts were the 15 who felt the lack of meeting new people or new men and the reasons they gave were similar to those quoted above.

Another group (17) felt that men treated solo mothers differently from others. Fourteen felt that they were seen as "fair game" or an "easy target". A typical remark was "Once they know you have been married they treat you and are interested in you solely as a sexual object". On the other hand three felt that men ceased to be interested in them when they knew they had dependent children: "Single men don't seem to understand about children and tend to take off when they know you have any".

Finally there were those who felt lonely or isolated because they had lost touch with old friends or friends of their former husbands, and the small group of others with a variety of comments such as the three who didn't like men and although dissatisfied with their social lives wanted "no part of them".

Although widows, the divorced, the legally separated and those living apart are well covered in each of the main groups, unmarried mothers, partly because of differing circumstances, formed rather a diff-



erent pattern, worth commenting on separately.

The same problems of lack of finance, time, energy and baby sitters affected them, though some of those living at home were the luckier for babysitting grandparents. However, this could in itself be a problem, as three unmarried mothers mentioned strife with their parents about the type of social life they were leading.

The question of social isolation was often expressed quite differently, six saying that they now felt a barrier between them and their peers. As one said "somehow the responsibility of having a child to care for and nurture changes one tremendously and I have found that I now have very little in common with my former friends".

Several commented on the great difference in their social life before and after the birth of the baby. One mother said: "I only went out once in the first year after the birth of my baby, and now I find it hard to take to people if I do go out".

The luckiest socially and perhaps in all ways were those six living with parents who helped them with baby-sitting, financially and with general emotional support. These six seemed able to enjoy almost as much social life as before the birth of their babies.

Only five mentioned feeling any "stigma" and, although not specifically asked, most said they were pleased they had decided to keep their babies. Several mentioned that they felt many girls who did not keep their babies gave them up unwillingly for financial reasons.

In this section on social life and activities many unmarried mothers gave it a very broad interpretation and really spoke of their lives generally. Many clearly included time spent with their children as a greatly prized part of their activities and regretted that they had to work and lose time with them. For example: "I wish I didn't have to get a job until my baby has had a good chance to have a stable infancy - I don't feel anyone can take the place of a baby's own mother". Adequate childcare arrangements while the mother worked seemed to be the main problem with those mothers working and not living with their parents.

One mother said: "I find being an unmarried mother a lot harder than I had realised before my baby was born and I would have appreciated more information. I went to the Child Welfare Department looking for this but got no advice or help. I did not realise what keeping the baby would involve and nobody could help me with preparation for this, so I could not meet problems satisfactorily once my baby was born".

Several unmarried mothers wished there was some organisation where mothers in their position "could meet and discuss their difficulties and help each other by mutual support, for our problems are a bit different from other solo mothers". Solo Parents was not specifically mentioned but it seemed to be implied that this was not appropriate for.



at least one mother. However, one thing emerging strongly from this whole study is that circumstances, resources and problems vary enormously not only between but also within different marital status groups.

One unmarried mother who had coped well on her own for several years said she resented the emphasis newspapers and magazine articles placed on how unmarried mothers failed, never on how they coped.

Among the legally separated, living apart or divorced, 43 of those making a general comment said that they were glad their marriage was over and that they were apart from their husbands. Eighteen of these said that they and their children were so much happier and made such comments as "we all have peace of mind now", "we feel more secure and free from fear" and "life is so much easier, the home is so peaceful and quiet with no arguments and tension now".

One mother said: "Within the limits of the situation, things are the way I want them", and another: "I wouldn't change places with anyone I know now, for I am happier than I have been for years". Another said: "I feel much less of a doormat and feel more worthwhile as a person in myself and delight in the freedom of being able to make decisions for myself".

And the feelings of many women whose marriages had been ended were reflected in the following comment: "At first I wasn't sure I was doing the right thing taking the children away from their father. But now I am quite convinced the children are better off with one happy, emotionally stable parent than with two miserable incompatible ones".

The situation for widows obviously differs basically from the others in that their solo parent state was in no degree a result of their own actions or choice and we can expect their preoccupations to differ. An impression comes through strongly that adjustment to sudden loneliness is a major problem and a feeling of loss of status and acceptability. Several mentioned loss of their husband's friends. Because they are an older age group, meeting new people, particularly men, can be difficult and as one commented "there are more widows than widowers".

It is hard to know how best to sum up this general section bearing in mind the caution by the unmarried mother quoted earlier that some mothers cope well. The obvious fact is that for many others "life is hard and the future depressing". Perhaps the easiest way is to recall the broad pattern of the last table which showed that of nearly the full sample about half were generally satisfied with their present life however apparently difficult, and that about half were dissatisfied. The first chapter attempted to evaluate the extent to which the dissatisfactions of these solo mothers are inevitable and have to be coped with, and the extent to which their situation calls for special assistance. It likewise attempted to assess how reasonable it is to expect that those who are satisfied and are coping well have been helped by society or time or uncommon sense in a way that could be passed on to others less fortunate.



## PROFILES OF SOLO MOTHERS

### Unmarried Mother

Susan, 20 at the time of the interview, had been an unmarried mother for over two years. She had finally resolved her financial and family problems by becoming a housekeeper for a "solo father" with two young children.

"I took the job because I wanted to be with the baby all the time and bring her up", she explained, and added that this way the child would also know the influence of a man.

A quiet rather domesticated girl, Susan had worked as a machinist before she became pregnant. "At first, when I knew I was going to have the baby, I went to see a Catholic social worker. I didn't know what to do. She said: 'It's up to you - you're the mother - if you love children and want the child, there is no reason why you shouldn't keep her'. She got my parents to lay off a bit, because they wanted me to have her adopted. Once I took the baby home, it was a different story."

Initially, her parents not only provided her with a home, but also the layette and pram for the baby. For a while, she returned to her job as a machinist - this time in another factory - but was treated "spitefully" by some of the older women. After she had taken time off when the baby was ill on one occasion, she found that her job had been downgraded.

Her present wage as a housekeeper is \$11.50 a week, which includes board and lodging. She still finds it difficult to make ends meet. "I still seem a wee bit careless", she said. "Now that the baby is a toddler I can make her clothes. I wish I could walk into a shop and buy something for myself - I've only bought one pair of sandals in well over a year."

"Sometimes I feel depressed, but I am not lonely. At home, my parents were always bickering and fighting. Here I can say what I am thinking."

At the time that the baby was born, the mother of the child's father had said that he could continue to take her out provided that she got rid of the baby. Susan was bitterly hurt. "She did not want it known that her son was the father of an illegitimate child." She took the father to court for maintenance but lost. She says she is very disillusioned with lawyers.

For a while she went out with another boy who knew about the baby. But the relationship ended when his mother discovered her circumstances.



Having kept her baby, Susan says that she feels more secure and happy. I have always been very homely (sic). I would rather stay at home and knit and sew. If I ever do go out and leave the baby, I feel guilty.....I don't know why."

Now that Susan has moved away from home, a rift has developed between her and her parents. They ring up from time to time and ask to take out the baby, but never include her. She is hurt by this and would like to seek out the social worker who helped her initially in order to discuss her problems, particularly the financial ones. She has not done so because she does not want to "lean on anyone", and is trying to be "independent".

### Unmarried Mother

Now that her daughter is nine years of age, Jane feels that she has overcome the more difficult years of caring for a child on her own.

She was 20 when she had the baby. The father, a journalist whom she met while on a working holiday in Australia, paid her a cash settlement at the time.

Until the child was three she continued to live in Australia where she could leave her daughter in a child-care centre for only \$4 a week. She feels that many more such centres are needed in New Zealand. On her return to this country, she wrote to the Social Security Department applying for a Domestic Purposes benefit, but received no reply. Instead, she found employment as a receptionist and earns \$48 a week which she supplements by doing some graphic art for a store.

Although she enjoys her job, she regrets that it does not fit in with her child's school hours, being from 8.30 a.m. to 5 p.m. The firm has been sympathetic however in allowing her time off when the child has been ill.

At the time of the interview she was living in an older house divided into two flats in an old-established suburb of Christchurch. She has found neighbours very helpful and one cares for her little girl until she returns from work.

Not living in her home town, she finds that she has fewer friends than formerly. She sometimes wishes that she had someone with whom she could discuss problems, but finds she is too busy to be lonely.

When she can, Jane tries to play a little sport, attended art classes at one time, and every year plans a week's holiday away from Christchurch with her daughter.

Looking to the future, she would dearly love to find a job for herself in the country as she feels that it is a more suitable place in which to bring up a child.

Jane resents the social stigma attached to the unmarried mother. "No woman who has a child wants to lose it, but without help and



with so many social pressures many unmarried mothers have to give up their child for adoption. The tremendous emotional and physical stress involved always leaves a scar if the child is taken away."

She believes more legislation is needed in New Zealand to assist unmarried mothers in the pre-school years, both financially and with accommodation.

"I also resent", says Jane, "the highly emotional, often suspect 'serious' surveys or articles which appear in the local press on the whole subject of unmarried mothers. Always one is relegated to a statistical figure - usually by age - and never does an article appear on how an unmarried mother is coping, only where she is failing."

### Widow

Following a marriage which ended in divorce, Joan was given custody of her three children. A second marriage lasted only a few short years before her husband dropped dead of a coronary.

"It was an ideally happy marriage", she says, "only marred by the fact that I was caring for two sick children". One child who had a rare disease died during that time. A second died at Templeton Hospital not long after she was left a widow.

Her eldest son is now married and living in England, while the youngest, a boy who was adopted at the time of her second marriage, is still at primary school.

Not long after the death of her husband and second child, Joan sold the family house and moved to a smaller home in a neighbourhood which she describes as "very friendly, wonderful in sickness, but not interfering". However she says that "loneliness is the greatest problem of all. One never gets over it."

In her mid-forties, Joan, who had trained as a nurse, found herself confronted with getting a job to supplement her widow's pension and the small annuity from her husband's superannuation fund. "Not having worked for about 20 years, I found it very difficult to adapt to the thought of going out to work", she said. "I found it difficult too to find something suitable that would fit in with my son's school hours."

Eventually she took a job in the offices of a social services organisation, but has contact only with one elderly woman. The job is not well paid. Her weekly income from all sources amounts to \$45. Her house is freehold and she has to cope with general maintenance. Having attempted to live solely on a pension, she is critical that it is insufficient, particularly when weighed against the rise in the cost of living. "Social Security should be more realistic about the amount of money people are expected to live on, or pay the same amount and let people earn what they want without deducting from the benefit. There have



been only approximately two increases in nine years, whereas men have had many cost of living raises."

Both her eldest son who was 15 when his step-father died and the youngest who was three years had suffered from the loss. Discipline had presented a "big problem" to Joan. "Boys need a father", she said.

As a result of both emotional and physical demands on her over the years, Joan's own health has suffered. She has had three operations, and during the sickness of her two daughters and following the deaths of her husband and her second child was prescribed valium by her doctor for many years. "At one stage, I wanted to end my life", she states. With no relatives in the South Island to support her, she added: "I feel the need to be wanted and loved by adults, not just children".

Although she has now joined a few clubs and plays golf occasionally, Joan misses the mental stimulus of mixed company. "A woman on her own is not included in social activities", she says.

"My doctor suggested I should join a 'lone hearts' club, but I can't imagine that the sort of man I am interested in would go. Somehow I feel that the best years of my life are being wasted".

### Widow

Married at 20, Mary was widowed at 37. At that time, her husband was beginning to work up a real estate business, but his death which was preceded by a short illness occurred before it became really profitable.

Eight years later Mary continues to live in a comfortable bungalow in a pleasant inner suburb of Christchurch where she is surrounded by sympathetic neighbours and friends. When her husband's estate was settled her lawyer arranged for her to buy the house outright. She also received a little interest from invested capital.

Her elder daughter is a student at university, while a son, aged 14, and a 12 year old daughter are both at secondary school.

The shock of her husband's premature death took Mary about two years to recover from, and she still admits to missing him. Shortly after his death she collapsed and spent a few months in hospital with a nervous breakdown, but has coped ever since.

For several years she devoted herself entirely to the children, being reluctant, she says, to leave them at night with a babysitter. The eldest child was a great comfort. "I feel that she was forced to grow up very quickly", said her mother.

The son, however, was upset and distressed by his father's death. "He idolised his father", she says, "and became withdrawn and rather difficult. During the past year he has been at boarding school (an



uncle is assisting with the boy's education) and he seems to be responding at last." The youngest, she felt, had not been too greatly affected being too young at the time.

Soon after her husband died, Mary applied for a widow's benefit which she began receiving three months later. She wonders how she might have coped during that time if she had not had some savings available for immediate use.

During the past two years she has worked as a relieving teacher but worries about her benefit. "I am not responsible for being widowed", she avers. "A married woman can earn as much as she likes, but a widow is restricted and constantly worried in case she earns a bit over her limit. Why should a widow whose husband has been a good provider have to be penalised because she has a little money put aside?"

"If ever I am paid for statutory holidays, that sum of money, which is a marvellous boost, becomes a source of fear because it might penalise my benefit."

In the past few years Mary has become conscious of deterioration to the house. "It badly needs some money spent on it for painting, roof repairs and some plumbing." She is thinking of applying for a loan, but has an innate fear of getting into debt.

She regrets too that she could never afford for her son the pony he always wanted, or music lessons for her daughters. If her husband had lived, they would assuredly have had them.

Although Mary has pleasant neighbours and relatives who have been good to her over the years, she misses male companionship.

"We used to go out as a couple with other couples. Now I am rarely asked to such occasions. After all, your friends are still married, and although they are kind and good to you, you feel the odd one out. I sometimes feel too that wives regard me with suspicion if I talk to their husbands. Once I was on an equal footing - now I've come a step down."

### Divorced

The support of her church and strong Christian beliefs have sustained Ann through the breakup of her marriage and subsequent divorce. She feels now that her marriage of 20 years should never have broken up, but as it did it is something she must accept.

At 40 years of age and divorced for less than a year, Ann has a very close relationship with her three children. "We pray together and ask for forgiveness together", she said. Since my marriage broke up I've become close to the children. Whatever I do, I do with them, and everything revolves around Christian things.....as it did before."

When her marriage broke up, she went to work for 18 hours a week in a local florist's shop, a job for which she was trained before



her marriage broke up. Her husband, the section manager of a carpet factory, provides regular maintenance, and she collects the family benefit for two children, as the eldest has recently started work. Altogether she has \$58 a week. Each month however \$50 is deducted to pay for the mortgage on the family house in which she continues to live.

She said the children were initially shocked and upset when their parents parted. The eldest responded with understanding and consideration, but the youngest showed symptoms of insecurity, and her mother had to spend a lot of time with her, reassuring her. The second child appeared indifferent on the surface but cared deep down, she felt. None of the children has any contact with the father. "But this is their own choice", she said. "They didn't feel bitter."

Ann, who has no relatives in New Zealand, finds that friends and neighbours have been sympathetic and have continued to treat her as before. Thanks to friends, the family still manages to have the occasional holiday. Loneliness does not bother her, and the eldest daughter has proved a great companion.

Through their church, Ann and the children continue to take part in many sporting and social activities. She also teaches a youth group and is involved in community care of older folk.

### Divorced

Although it is five years since Jill obtained her divorce, the father continues to have close contact with his children who range in age from their early to late teens. "They all see him at least twice a week, and often speak to him over the telephone. He comes here about once a week to see them. I feel that this is extremely important and of real benefit to the children."

"At the time our marriage broke up I feel our children were affected for a while. The eldest failed his exams but has since done well. He is now living away from home and flatting with friends. The second, a girl, may have been affected. She seems to be very shy socially. The third missed her father most, on the surface."

Jill, who is in her early forties, was married at 20. Both she and her husband were university graduates, and although she initially had little difficulty in locating a suitable job, she now has a part-time one at university where the hours are adjustable.

With the children, she continues to live in the family home which is now freehold. Her weekly income, made up of her own salary, maintenance from her husband and the family benefit which she collects for two children, amounts to nearly \$80.

"Immediately after my divorce my social life deteriorated", she says. "Most of our friends were couples, but I now have some new



friends of my own, people whom I have met through art and music circles. I also serve on the committee of the local P.T.A."

"I do miss male companionship, although I am still able to discuss the children's problems with my former husband. People pressure me and say 'how can you bear him in the house', but I still respect him."

### Divorced

Married at 16 and divorced when she was 29, Fay has a family of five children, ranging in age from 13 to five years. When interviewed, she described her financial situation as "desperate".

At the time that the marriage broke up, she lost the family home for which two of the children's benefits had been capitalised. The furniture was also repossessed as time payments had been allowed to lapse. Her weekly income to support the six of them amounts to something over \$40 of which \$7.50 is paid weekly for rent on a state house. Although her husband was ordered to pay \$30 a week maintenance (he was a truck driver), he never did so and is now remarried with two children by his second marriage.

The purchase of a school uniform for her eldest child who was starting secondary school was proving totally beyond her resources. She felt that she could not capitalise yet another family benefit.

"We need help now, and I don't know where to get it. I'm desperate", she said.

Fay received no education beyond primary school. She has been able to find no job that would fit in with her children's hours. She has no transport or suitable clothing. "I am in a constant state of emotional tension through worry and frustration", she said.

Although Fay speaks warmly of the neighbourhood and has more contact with friends and relatives than previously, she adds: "If I go out, I have to borrow clothes and my friends have to 'shout' me. When my friends do something for me I try to say 'thank you' by doing things for them like mending or sketching."

In spite of her financial problems, Fay believes however that since the marriage broke up both she and the children are all happier. The eldest daughter has proved very capable and was a great help to her mother. The next, a boy, who had been very fond of his father, had had that relationship destroyed when the husband had violently attacked the child before leaving home. For two weeks, she said, the boy had refused to eat and had never spoken of his father since. None of the children had had further contact with him.

### Living Apart

"I wish that there was some way of getting through to women



that the sex symbol must be forgotten. Miss New Zealand contests are definitely out....."

After a marriage where she was overshadowed by her husband's friends and his success, Helen now has some decided views of her own.

She is rather resentful that her husband is furthering his career in Britain and helping her very little financially. His parents are paying for his architectural training but Helen is too proud to ask for help from them.

"I waver between resentment and hope. I still think he may come back to us when he has enough money to pay his fare back to New Zealand."

Money caused tensions and strains in their marriage too. Helen feels very strongly that money is an unnecessary evil.

"Money should never have been invented. We'd live in a much happier environment without it. People would co-operate more. Co-operation and comradeship are the most important things in life."

Helen and her young daughter have adjusted fairly well to life alone. The little girl misses her father but her mother finds that she personally is not really lonely now. It was much worse, she remembers, when she was living with her husband and meeting only his friends. Now she has contacts of her own. The house she lives in is near several communes. The people from these make pleasant neighbours who help in many ways.

### Living Apart

After eight years of marriage, Janet felt that the effort of trying to understand her husband was more than it was worth. She recalled her marriage as a complete disappointment. Wishing for a comparatively quick divorce, she hired a private investigator to prove adultery charges against her husband and the woman who was living as his defacto wife.

"This cost me \$950 but I didn't have that kind of money so I couldn't pay. The investigator won't present his report because of this. My husband and his defacto refuse to go to court. So now I'm trying for a separation order, but that will take two years. The last two years seem to have been completely wasted now."

Janet found it difficult to find a house to live in until she chanced on her present home. "The landlord and the landlady help with vegetables and things like that."

She, like many of the other mothers, found that money was a constant worry. "I really fret about money. This week I have to choose between the telephone bill or eating. I suppose we'll manage somehow with food, so I'll pay the 'phone bill. At least then I can still talk to my parents and friends."



Loneliness was a problem too. Coping with her children single-handed she found a burden. Janet did work out a partial solution. She discovered that if she kept busy, she felt better. Despite this she often wishes that she had some visitors...anyone who would call in for a chat.

"I do get tired and crotchety, but by and large, I do quite well", she remarked. "People have complimented me on how I manage the children by myself....."

### Legally Separated

Diana is expecting to marry again in six months time when her divorce is completed. She is satisfied that her prospective husband is the right choice this time.

"My daughter loves my boyfriend. To me, he's everything my husband wasn't."

Her first marriage at eighteen was disastrous. In looking back, Diana felt that she had been far too young to marry. Besides this, she said that her husband drank too much. They were never close.....they didn't even have holidays together.

"He would send me off to stay with my sister, so that he could philander. I went to Marriage Guidance and they helped a lot. I really should have gone sooner. My husband wouldn't go near them ever."

The marriage broke up when they moved to the South Island after living in several towns in the North Island.

Finding accommodation was difficult at first. Diana noticed that landlords lost interest in her as a tenant when they became aware that she was a solo mother. She solved this problem by taking a live-in job to help her continue her professional training.

She thinks that she is more fortunate than many in a similar situation. There are people at work to meet and talk to and she has few money troubles.

"I don't budget. But on the other hand, I can't afford luxuries because I send Sally to a private school. We did manage to go to Australia for a holiday last Christmas."

Diana is anticipating a happy and secure future with a more compatible husband and a career of her own.

### Legally Separated

By the time she was 24, her age when she was interviewed, Kerry had already experienced a lifetime of problems.

"I had my first baby before I was eleven", she confided. "I still don't know whether she was adopted by someone, or fostered. She would be thirteen years old now", Kerry added wistfully.



"I married when I was seventeen, but that broke up after six months. My husband was a horror. Then I had three breakdowns in a year. They put me on pep pills and I became addicted to them, then went on to heroin and stuff like that. When I moved to Christchurch, I couldn't get hold of any more. A friend helped me but the withdrawal was terrible. My G.P. was good. He called at all hours of the day or night."

Kerry then established an unsatisfactory defacto relationship which didn't last long. She is more settled now, alone.

She does have difficulties with money. "It's very hard. I have to keep my wits about me there." Kerry found it almost impossible to manage on her own without being in a state house.

Her three children, aged six, four and a half and fifteen months, give her no discipline problems. She feels, however, that other children notice that they have no father and take it out on them. "My eldest boy used to get beaten up all the time at school. It hasn't happened since I sent him to judo."

Although she is relatively happy in her present solo situation, Kerry does find that she is often lonely. "That's my biggest bugbear. I sometimes ring up a friend in the early hours of the morning just to talk. He doesn't mind."

Kerry would like more contact with the women in the neighbourhood for some companionship. Only one woman speaks to her, she said. She suspects that the others are hostile because of her single status.

"I wish the other women wouldn't feel I'm out after their husbands or sex all the time."

She is upset by these attitudes she perceives and wishes that they could get to know her as a person, not just as their stereotype of a separated wife.



## APPENDIX A

### RESEARCH METHODOLOGY

The objectives of the research programme required that a sample of solo mothers, all with at least one dependent child, be contacted; and that the sample contain widows, divorcees, the legally separated, those living apart, and unmarried mothers in proportions as close as possible to the proportions of such groups actually living in the Christchurch urban area.

Efforts to discover how many of these persons existed in the community failed, either because the data are not accurately recorded (as in the case of those living apart and unmarried), or, where data are recorded such as by the Department of Social Welfare, because the data are confidential. Other possible sources for data such as private social and welfare organisations and clubs for the solo parent similarly presented problems of confidentiality, and would have led to a biased sample, with the omission of those solo mothers isolated within the community.

It was necessary, therefore, to conduct a pilot study to determine the availability of qualifying respondents.

#### THE PILOT

Because it represented an "average" area for Christchurch, in terms both of socio-economic status and family status, the census area of Beckenham was selected for the study.\*

In September 1971, all residences in Beckenham received a letter explaining briefly the nature of the research. Occupants were invited to fill in a form indicating marital status and, if solo mothers with dependent children, their willingness to be interviewed.

The following week, a group of interviewers visited each of the 671 residences in the area. Only ten contained women who admitted qualifying for the survey.

Thus the pilot clearly showed that a random house-to-house method of sampling was not practicable in terms of the resources of the Society. It was therefore decided to use a "snowball" technique to contact respondents.

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\* This determination is derived from desk research conducted by Professor Duncan Timms, Department of Sociology, Auckland University, using 1966 N.Z. Census Data.



### "SNOWBALL" TECHNIQUE

Thirty-two starting addresses were randomly selected from throughout the Christchurch urban area, as defined by census boundaries.

Interviewers, beginning at these addresses, called house-to-house until they located a qualifying solo mother willing to be interviewed. Following the interview, each respondent was asked for the addresses of any further solo mothers of her acquaintance.

Any contact offered was relayed by the interviewer to the Supervisor of the survey, who maintained a central directory to ensure that no solo mother was visited twice. Further, to preclude interviewers unconsciously choosing solo mothers of a certain type, a set system of selection was followed by the Supervisor in allocating following interviews.\* Thus not all contact addresses offered were in fact visited.

Once field work was completed the confidential directory of addresses was destroyed.

Interviewing took place between November 1971 and May 1972, excluding the Christmas period.

### CONFIDENTIALITY

Because of the highly personal subject matter of the research, the interviewers were careful to ensure that the solo mothers contacted fully understood the nature of the survey. Respondents were assured of the complete confidentiality of the information they would supply, and of their own anonymity. Neither names nor addresses were recorded on the questionnaire.

Care was taken not to disclose the source of contact to those women interviewed by this method of progression.

### RESPONSE RATE

Interviewers consistently commented on the willingness of respondents to be interviewed, and of their desire to assist in the survey.†

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\* When interviewers obtained further contact addresses from a respondent, they were instructed to follow up only the first on any given list. Progression continued through such a chain, with second or subsequent addresses being used only if no further contacts were forthcoming.

† It seems reasonable to assume that solo mothers are highly motivated to co-operate for two main reasons: a belief that by answering the questionnaire they might bring about some desirable change in their circumstances; for the therapeutic relief in being able to talk about their situation to an interviewer ready to listen.



However, "refusals" or non-responses occurred indirectly by contacts who asserted that they were not solo mothers. These numbered 13.

It may be assumed in such instances that either incorrect information had been supplied, or that the women did not wish either to acknowledge their status or to be interviewed.

In addition, three refusals occurred from women who, while admitting their qualifying status, were unwilling for various reasons to be interviewed.

### SUB-GROUPS

The final sample of 319 solo mothers interviewed comprised:

|                   |     |
|-------------------|-----|
| Legally separated | 113 |
| Widowed           | 65  |
| Living apart      | 56  |
| Divorced          | 49  |
| Unmarried         | 36  |
| <hr/>             |     |
| Total             | 319 |
| <hr/>             |     |

The numbers in each of the above sub-groups are not necessarily proportionate to those in the population. Qualifications include the method of selection used, and the fact that towards the end of the survey interviewers concentrated on those contacts that might swell the smaller sub-groups to allow internal comparison of data.

### BRIEFING THE INTERVIEWERS

In order to standardise briefing for interviewers, the Auckland consultant tape-recorded a commentary on interviewer techniques, together with a detailed analysis of the questionnaire.

Forty-two interviewers were brought together in small groups to listen to the tape, discuss interview methods and study the questionnaire. Extensive exploration of each question followed, again with the aid of the tape recorder, and the actual interview situation was simulated.

Identification cards bearing the crest of the Society (Society for Research on Women) and the name of the interviewer were issued, together with information leaflets explaining the Society and cards to be left with respondents at the end of the interview.

When field work concluded in May 1972, interviewers met with the report writer for a full discussion of the survey.



## TREATMENT

Completed questionnaires were carefully checked and coded before being punched and treated by computer.

## THE INTERVIEW SCHEDULE

The fact that the Society for Research on Women in New Zealand is a voluntary body with limited time and resources, and that the topic was of a highly emotional nature, determined that the questionnaire be carefully structured, and that interviewers did not deviate in any respect from the questions and instructions evolved.

However, in addition to the fixed framework of questions, the opportunity was provided at the end of the interview for respondents to comment on any aspects of their lives that appeared significant to them. Interviewers were also instructed to note any additional comments evoked by particular questions as the interview proceeded.

## DESIGNING THE QUESTIONNAIRE

The aim of the survey was to both explore and establish a descriptive account of the lives of the women studied, as they were at the time of being interviewed. In addition, a comparative description of their lives before they became solo mothers was sought.

## THE QUESTIONNAIRE

### General Information

1. First, will you tell me your present status? I mean, are you widowed, divorced, legally separated, living apart, unmarried? (Note any former marriages.)
2. And how long have you been.....X?
3. Here is a card showing age groups. Would you please show me which group you are in?
4. How many children do you have altogether? (This includes all living children.)
5. Would you tell me the ages and sex of the children living with you at present (whether dependent or not), and whether they are: pre-school, kindergarten.....working etc.
6. Have you any children who are not living with you?
7. (If "yes") Would you please tell me where they are at present? (Probe how many, sex, age, with whom and why?)



8. Do you see any of the child/ren not living with you at least once a year?
9. (If "some" or "no") Would you tell me why?
10. What type of work did/does the husband/father do?  
What type of firm did/does he work for?
11. Did your husband/the father go to secondary school?  
(If yes) How far did he get? Did he gain any qualifications after leaving secondary school?
12. Did you go to secondary school? At what stage did you leave secondary school? Did you pass any exams while at school or after leaving?
13. How old were you when you were first married?  
Or How old were you when you had your first child?

### Housing

Now, I'd like you to think about housing.

14. Do you at present live in: your own house; privately rented house or flat; state house; with parents; other (specify)?
15. Before you were X did you live in: your own house; privately rented house or flat; state house; with parents; other (specify)?
16. (If "yes" to Q.14 "own house") Do you own your house freehold (i.e. no mortgage)?
17. (To all) Do you sublet part of your house/flat at present?
18. Did you sublet part of your house/flat before you were X?
19. (To those who own house, but not outright) About what is the amount you pay in monthly mortgage?
20. (If "yes" to living in rented house, etc.) What do you pay weekly for rent?
21. Are you living in the same house/flat now as you were before you were X?
22. Comparing the household equipment you have now, with that you had before you were X, would you say that it is (Show card): very much better, much better, better, the same, worse, much worse, very much worse? (Not applicable if living with parents.)

### Finance

Now I would like to ask you some questions about finance.

23. Would you tell me what your sources of income are?



Government Benefits: Widow's Benefit; Sickness Benefit; Emergency Benefit; Family Maintenance Allowance; Supplementary Assistance; Government or Employment Superannuation?

Employment: salary; wages.

Maintenance: husband; father.

Other: boarders, relatives, "Birthright"/"Heritage"/ etc; private income (dividends, interest etc.); other (specify).

24. For how many children do you collect Family Benefit (specify)?
25. Taking everything into account, what is your net average weekly income? (Show card.)
26. (To all, other than widows.) Are you meant to receive maintenance from your husband/child's father?
27. (If "yes") Does your maintenance come as arranged?
28. (If "no") Probe reasons and how much.
29. (To all) Have you ever asked for any advice about Social Security Benefits?
30. Have you ever applied for a benefit?
31. (If "yes" to Q.29 or Q.30) Did you have any difficulties here? (Probe circumstances and year.)
32. Have you ever been on a benefit/s only? (Exclude Family Benefit.)
33. (If "yes") Have you at any time had difficulties living on it? (Probe circumstances.)
34. Is your earning capacity limited by your benefit/s?
35. Have you ever needed to get extra financial help?
36. (If "yes") From where did this help come? (Note, from whom; amount; circumstances.)
37. Do you have a car?

### Employment

38. Are you at present doing any work for which you are paid?
39. (If "yes") What is your present job/s? (Probe number, description and hours.)
40. (To those not working) Would you like to take up paid employment right now?
41. (If "yes") Would anything right now enable you to take up paid employment?



42. (To those working) Why did you originally choose this particular job?
43. Did you have any difficulty finding a suitable job?
44. (If "yes") Could you tell me about this?
45. Apart from earning money what is your main reason for working? (Circle main reason.) No other reason: need for mental stimulus; enjoyment of work; need for social stimulus; independence; other (specify).
46. How satisfied are you with your job? Very satisfied; satisfied; indifferent; dissatisfied; very dissatisfied.
47. Overall do you find the following aspects of your work satisfactory?  
Transport to work?
48. (If "no" probe) Could you tell me why?
49. Overall, are the hours of work satisfactory?
50. (If "no" probe) Could you tell me why?
51. Overall, are the wages satisfactory?
52. (If "no" probe) Could you tell me why?
53. Overall, do you find the people you work with satisfactory?
54. (If "no" probe) Could you tell me why?
55. Does your job fit in with your children's hours?
56. (If "no" probe) Could you tell me why?
57. Does any previous training you have had help you with the job you have now?
58. (If "no" specify) Could you tell me why?
59. Are you satisfied with your employer's policy with regard to time off for sick children?
60. (If "no" probe) Could you tell me why?

### Child-minding Arrangements

(To all working)

61. (To those with pre-school children.) Is it necessary for someone to look after your pre-school child/ren while you are working? (If "yes") Who looks after them?
62. (To those with school-age children.) Is it necessary for some-



- one to look after your child/ren before and after school?  
(If "yes") Who looks after them?
63. Do you pay anything for child-care? (If "yes") How much is this per week?
  64. Do you work during school holidays? (If "yes") Do you make arrangements for your children?
  65. (To all mothers) In illness or an emergency, who would take care of your household? (Specify.)

### Children's Personal Life

66. Thinking about each child in turn, do you feel there have been any changes in your child/ren since you have become X?  
(Note comments about each child.)
67. Thinking about each child in turn, does the father have any contact with them? (Probe into type of contact.)

### Mother's Personal Life

68. Thinking about problems of health - did you have any of the following before or after you became X? (Here the interviewer probed such areas as: notifiable infectious diseases; influenza, pneumonia; illness arising from a job such as damage to breathing, hearing, eyesight, skin; food, or other forms of poisoning; mental illness or nervous disorders; operations of any kind; accidents, such as broken limbs, burns etc.)
69. Thinking about your social life, and comparing it now with what it was before you were X .....(Here interviewer showed a card, with a value scale ranging from "much more..... to much less").
  - a) Comparatively do you have friends to visit you now?
  - b) Comparatively do you get out to visit friends now?
  - c) Comparatively do relatives visit you now?
  - d) Comparatively do you visit relatives?



42. (To those working) Why did you originally choose this particular job?
43. Did you have any difficulty finding a suitable job?
44. (If "yes") Could you tell me about this?
45. Apart from earning money what is your main reason for working? (Circle main reason.) No other reason: need for mental stimulus; enjoyment of work; need for social stimulus; independence; other (specify).
46. How satisfied are you with your job? Very satisfied; satisfied; indifferent; dissatisfied; very dissatisfied.
47. Overall do you find the following aspects of your work satisfactory?  
Transport to work?
48. (If "no" probe) Could you tell me why?
49. Overall, are the hours of work satisfactory?
50. (If "no" probe) Could you tell me why?
51. Overall, are the wages satisfactory?
52. (If "no" probe) Could you tell me why?
53. Overall, do you find the people you work with satisfactory?
54. (If "no" probe) Could you tell me why?
55. Does your job fit in with your children's hours?
56. (If "no" probe) Could you tell me why?
57. Does any previous training you have had help you with the job you have now?
58. (If "no" specify) Could you tell me why?
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### Child-minding Arrangements

(To all working)

61. (To those with pre-school children.) Is it necessary for someone to look after your pre-school child/ren while you are working? (If "yes") Who looks after them?
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- one to look after your child/ren before and after school?  
(If "yes") Who looks after them?
63. Do you pay anything for child-care? (If "yes") How much is this per week?
  64. Do you work during school holidays? (If "yes") Do you make arrangements for your children?
  65. (To all mothers) In illness or an emergency, who would take care of your household? (Specify.)

### Children's Personal Life

66. Thinking about each child in turn, do you feel there have been any changes in your child/ren since you have become X?  
(Note comments about each child.)
67. Thinking about each child in turn, does the father have any contact with them? (Probe into type of contact.)

### Mother's Personal Life

68. Thinking about problems of health - did you have any of the following before or after you became X? (Here the interviewer probed such areas as: notifiable infectious diseases; influenza, pneumonia; illness arising from a job such as damage to breathing, hearing, eyesight, skin; food, or other forms of poisoning; mental illness or nervous disorders; operations of any kind; accidents, such as broken limbs, burns etc.)
69. Thinking about your social life, and comparing it now with what it was before you were X .....(Here interviewer showed a card, with a value scale ranging from "much more..... to much less").
  - a) Comparatively do you have friends to visit you now?
  - b) Comparatively do you get out to visit friends now?
  - c) Comparatively do relatives visit you now?
  - d) Comparatively do you visit relatives?



70. What activities do you take part in, and what organisations do you belong to?\*
71. Are there any reasons for your not taking part in any activities you would like to?
72. Thinking about your social life and activities in general, are there any comments you would like to make or any problems you can tell me about?

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\* No examples were given to the mothers interviewed of the types of activities we sought to know about and it seems likely that whereas some included domestic activities such as sewing and reading, others only included activities which they pursued through clubs or classes. This means that the very large number of interests and activities is probably a conservative estimate because 66 respondents, or just over one in five said they took part in no activities at all while the remaining 253 mentioned 284 activities covering a wide range. However insufficient details were recorded for the responses to be satisfactorily classified and analysed.



## APPENDIX B

### TABLES

|  | Widows<br>(65)   | Divorced         | Legally                       | Living Apart            | Unmarried         | Notes |
|--|------------------|------------------|-------------------------------|-------------------------|-------------------|-------|
|  | Widows<br>(65)   | Divorced<br>(49) | Legally<br>Separated<br>(113) | Living<br>Apart<br>(56) | Unmarried<br>(36) | Notes |
| (1) Median age Group   | 45 – 49<br>years | 35 – 39<br>years | 30 – 34<br>years              | 35 – 39<br>years        | 19 – 24<br>years  |       |
| (2) Average number of living offspring   | 3.3              | 2.6              | 3.2                           | 3.6                     | 1.1               |       |
| (3) Average number of children (any age) living with them at interview                   | 2.8              | 2.2              | 2.8                           | 3.4                     | 1.1               |       |
| (4) Proportion of mothers with any pre-school children at home.                          | 1 in 6           | 1 in 6           | 1 in 3                        | 1 in 3                  | 3 in 4            |       |
| (5) Proportion of mothers with any children at home who have left school and are working | 1 in 3           | 1 in 5           | 1 in 10                       | 1 in 5                  | None              |       |
| (6) Average number of children at home of mothers not working                            | 2.7              | 2.6              | 3.1                           | 3.7                     | 1.2               |       |
| (7) Average no. of children at home of mothers working part-time.                        | 3.0              | 2.2              | 2.8                           | 3.2                     | 1.0               |       |
| (8) Average no. of children at home of mothers working full-time.                        | 2.2              | 2.0              | 2.2                           | 2.5                     | 1.0               |       |



|  | Widows<br>(65)   | Divorced<br>(49)                            | Legally<br>Separated<br>(113)                  | Living<br>Apart<br>(56)                       | Unmarried<br>(36)   | Notes  |
|--|--|---|--|---|---|--|
| (9) Proportions of mothers who were:- not working, working part-time, working full-time.                     | 5) in<br>4) every<br>1) 10                                 | 3½) in<br>2 ) every<br>4½) 10               | 4½) in<br>1½) every<br>4 ) 10                  | 4½) in<br>2 ) every<br>3½) 10                 | 4) in<br>1) every<br>5) 10                                      |  |
| (10)a. Numbers of children at home of mothers <u>not working</u>   | 82 children :31 mothers (2.7 av. chldrn)                   | 44 children :17 mothers (2.6 av. chldrn)    | 170 children :53 mothers (3.1 av. chldrn)      | 88 children :24 mothers (3.7av. chldrn)       | 17 children :14 mothers (1.2 av. chldrn)                        |  |
| b. Nos. of mothers <u>not working</u> whose youngest child at home was a pre-schooler                        | 8 only (1 of these had 2 pre-schoolers)                    | 6 – (2 of these had 2 pre-schoolers)        | 33 – (22 of these had 2 or more pre-schoolers) | 11 – (7 of these had 2 or more pre-schoolers) | All 14 had pre-school children (2 of these had 2 pre-schoolers) |  |
| c. Nos. of mothers whose youngest child at home was of primary age (5 – 12)                                  | 14   | 8   | 18   | 11  | None  |  |
| d. Nos. of mothers <u>not working</u> whose youngest child at home was of secondary age or over (13 or more) | 9 (5 of these had a youngest of 15 or over)                | 3 (2 of these had a youngest of 15 or over) | 2 (None had a youngest child as old as 15)     | 2 (1 of these had a youngest child of 17)     | None  |  |
| (11)a. Nos. of children at home of mothers <u>working part-time</u> (20 hours or less)                       | 77 children :26 mothers (3.0 av. chldrn – ranged from 1-6) | 20 children :9mothers (2.2 av. children)    | 48 children :17 mothers (2.8 av. children)     | 42 children :13 mothers (3.2 av. children)    | 5 children : 4 mothers (1.0av. children)                        | where it was stated that hours varied. (see Chap.IV)                         |
| b. Nos. of mothers <u>working part-time</u> whose youngest child at home was a pre-schooler.                 | 3 (1 of these mothers worked at home; another at night)    | None  | 5  | 2 (1 of these worked at                       | 2   | it is assumed for these calculations that the women were working part-time.) |
| c. Nos. of mothers <u>working part-time</u> whose youngest child at home was primary school age (5-12).      | 15   | 7 (2 of these worked at home)               | 11 (2 of these worked at home)                 | 7 (1 of these worked at home)                 | 2   |  |



|   | Widows<br>(65)   | Divorced<br>(49)  | Legally<br>Separated<br>(113)          | Living<br>Apart<br>(56)                              | Unmarried<br>(36)                                    | Notes |
|---|--|---|--|--|--|-------|
| (11)d. Nos. of mothers working part-time whose youngest child at home was of secondary age or over (13 or more) | 8<br>(5 had a youngest child of 15 or over)                    | 2<br>(1 of these worked at home; other had a youngest child of 16). | 1                                      | 4  | None   |       |
| 12(a) Nos. of children at home of mothers working full-time (more than 20 hours)                                | 18 chldrn :8 mothers (2.2 av. chldrn)                          | 46 chldrn :23 mothers (2.0 av. chldrn)                              | 97 chldrn :19 mothers (2.2 av. chldrn) | 48 chldrn :18 mothers (2.5 av. chldrn)               | 19 chldrn (1.0 av. chldrn)                           |       |
| (12b. Nos. of mothers working full-time whose youngest child at home was a pre-schooler.                        | None   | 2<br>(1 of these worked at home)                                    | 7<br>(1 of these worked at home)       | 5<br>(1 of these worked as a resident house-keeper). | 13<br>(2 of these worked as resident house-keepers). |       |
| (12)c. Nos. of mothers working full-time whose youngest child at home was primary school age (5-12)             | 4<br>(3 are teachers . Youngest child of all 4 is 9 years old) | 14<br>(1 of these worked at home)                                   | 27<br>(3 of these worked at home)      | 11<br>(2 of these worked at home)                    | 5  |       |
| (12)d. Nos. of mothers working full-time whose youngest child at home was secondary age or over (13 or more)    | 4<br>(3 of these had a youngest of 14; 1 with youngest 16).    | 7   | 9                                      | 3  | None   |       |
| (13) Proportions of working mothers who (had ever) paid for child care while they worked.                       | 1 in every 10  | 1 in every 10   | Over 1 in every 3                      | 1 in every 4   | Over 1 in every 2                                    |       |
| 14. Proportion living in same accommodation as before becoming solo parents.                                    | 6 in every 10  | 4 in every 10   | 3 in every 10                          | 5 in every 10  | 3 in every 10  |       |



|   | Widows<br>(65)           | Divorced<br>(49)   | Legally<br>Separated<br>(113) | Living<br>Apart<br>(56) | Unmarried<br>(36)             | Notes   |
|---|--------------------------|--------------------|-------------------------------|-------------------------|-------------------------------|---|
| (15)a. Proportion owning own house (outright) or on mortgage before becoming solo parents.    | 8 in every 10            | 6 in every 10      | 5 in every 10                 | 5 in every 10           | None                          | Unfortunately type of ownership cannot be separated before becoming solo parents (See Chap. II) |
| b. Proportion owning own house after becoming solo parent.                                    | 9 in every 10            | 4 in every 10      | 3 in every 10                 | 5 in every 10           | 1 out of the 36 in this group |   |
| c. Proportion owning own house out-right after becoming solo parent (i.e. no mortgage)        | 6 in every 10            | 1 in every 10      | 1 in every 20                 | 1 in every 10           | None                          |   |
| d. Median weekly amount paid in mortgage and the numbers who were buying their houses         | \$5 - 7.49<br>(18)       | \$5 - 7.49<br>(14) | \$10 - 12.49<br>(31)          | \$5 - 7.49<br>(21)      | \$10 - 12.49<br>(1 only)      |   |
| (16)a. Proportion renting a state house before becoming a solo parent.                        | Fewer than 1 in every 10 | 1 out of total 49  | 2 in every 10                 | Over 1 in every 10      | None                          |   |
| b. Proportion renting a state house after becoming a solo parent.                             | 1 in every 10            | 3 in every 10      | 3½ in every 10                | 2 in every 10           | 1 only in 36                  |   |
| c. Proportion after becoming a solo parent who were renting - state and other private rental. | 1 in every 10            | 6 in every 10      | 7 in every 10                 | 5 in every 10           | 9 in every 10                 |   |
| d. Median weekly amount paid in rent and the numbers renting.                                 | \$5 - 9.99<br>(9)        | \$5 - 9.99<br>(28) | \$5 - 9.99<br>(77)            | \$10-14.99<br>(29)      | \$10-14.99<br>(35)*           | *Includes those paying board at home.   |
| (17)a. Median weekly income from all sources.   | \$40 - \$49.99           |                    | \$20 - \$29.99                |                         |                               |   |



|   | Widows<br>(65)                        | Divorced<br>(49)                    | Legally<br>Separated<br>(113)          | Living<br>Apart<br>(56)             | Unmarried<br>(36)                    | Notes  |
|---|---------------------------------------|-------------------------------------|--|-------------------------------------|--------------------------------------|--|
| (17)b. Proportion with less than \$30 weekly                                    | Less than 1 in every 10               | 1 in every 10                       | 1 in every <u>30</u>                   | More than 1 in every 10             | 5 in every 10                        |  |
| c. Proportion with \$60 or more weekly  | More than 1 in every 10               | 2 in every 10                       | More than 1 in every 10                | More than 1 in every 10             | 1 in the total <u>36</u>             |  |
| (18)a. Proportion receiving a social security benefit at time of interview      | Almost 9 in every 10                  | 5 in every 10                       | 5 in every 10                          | 5 in every 10                       | 2 in every 10                        |  |
| b. Proportion on a benefit plus supplementary assistance.                       | 1 in every <u>20</u>                  | Over 2 in every 10                  | Over 2 in every 10                     | Over 1 in every 10                  | None                                 |  |
| c. Proportion who had ever applied for a social security benefit                | 9 in every 10                         | 7 in every 10                       | Over 6 in every 10                     | Over 7 in every 10                  | Over 8 in every 10                   |  |
| d. Proportion who had ever lived on a benefit only.                             | Over 4 in every 10                    | Over 4 in every 10                  | Over 4 in every 10                     | 5 in every 10                       | 6 in every 10                        |  |
| (19) Total children for whom mothers collect family benefit.                    | 61 mothers for 133 children (2.2 av.) | 49 mothers for 90 children (1.9av.) | 110 mothers for 260 children (2.4 av.) | 54 mothers for 129 children (2.4av) | 34 mothers for 39 children (1.1 av.) | An unknown number of mothers will have capitalised family benefit for some or all children |
| (20)a. Proportion who are meant to receive maintenance (i.e. arrangements made) | D.N.A.                                | 9 in every 10                       | 9 in every 10                          | Over 8 in every 10                  | Over 4 in every 10                   |  |
| b. Proportion who actually receive maintenance as arranged                      | D.N.A.                                | Over 5 in every 10                  | Over 5 in every 10                     | 5 in every 10                       | 1 in every 10                        |  |
| (21) Proportions with "private income" e.g. rents, dividends, interest, etc.    | Over 6 in every 10                    | 1 in every 10                       | Less than 1 in every 10                | 2 in every 10                       | None                                 |  |
| (22) Proportions earning any income   | 5 in every 10                         | Over 6 in every 10                  | Over 5 in every 10                     | Over 5 in every 10                  | 6 in every 10                        |  |



|  | Widows<br>(65)     | Divorced<br>(49)   | Legally<br>Separated<br>(113) | Living<br>Apart<br>(56) | Unmarried<br>(36)  | Notes |
|--|--------------------|--------------------|-------------------------------|-------------------------|--------------------|-------|
| (23) Proportions with any income from boarders                   | Over 1 in every 10 | Over 1 in every 10 | Less than 1 in every 10       | Over 1 in every 10      | None               |       |
| (24) Proportions who had ever needed to get extra financial help | Over 2 in every 10 | Over 5 in every 10 | 5 in every 10                 | 6 in every 10           | Over 3 in every 10 |       |



|   | Widows<br>(65)                                 | Divorced<br>(49)                             | Legally<br>Separated<br>(113)                      | Living<br>Apart<br>(56)                     | Unmarried<br>(36)                  | Notes  |
|---|--|--|--|---|------------------------------------|--|
| Commonest sources of income for each marital group, and the numbers receiving income from these sources | (1) Benefit+ private income<br>(20)            | (1) Wages+ Main-tenance<br>(10)              | (1) Wages+ Main-tenance<br>(31)                    | (1) Benefit only<br>(9)                     | (1) Wages only<br>(18)             |  |
|   | (2) Benefit+ private income+ wages<br>(14)     | (2) Benefit+ Main-tenance<br>(9)             | (2) Benefit only<br>(26)                           | (2) Benefit+ wages<br>(8)                   | (2) Benefit only<br>(4)            |  |
|   | (3) Benefit+ wages<br>(10)                     | (3) Wages+ mntnce + "other" source(s)<br>(7) | (3) Benefit+ main-tenance<br>(15)                  | (3) Wages+ main-tenance<br>(6)              | (3) Main-tenance only<br>(2)       |  |
|   | (4) Benefit only<br>(9)                        | (4) Benefit only<br>(6)                      | (4) Benefit+ wages<br>(10)                         | (4) Wages+ mntnce+ "other" source(s)<br>(6) | (4) Benefit + wages<br>(2)         |  |
|   | (5) Wages + one or more "other" sources<br>(8) | (5) Benefit+ wages<br>(5)                    | (5) Wages+ main-tenance + "other" source(s)<br>(8) | (5) Benefit+ main-tenance<br>(5)            | (5) Main-tenance + wages<br>(2)    |  |
|   | (6) Benefit+ one or "other" sources<br>(4)     | (6) Benefit+ main-tenance + wages<br>(4)     | (6) Benefit+ main-tenance + wages<br>(5)           | (6) Benefit+ main-tenance + wages<br>(4)    | (6) Several "other" sources<br>(2) | *e.g. boarders, charity, help from family                |
|   |  |  | (7) Wages only (5)                                 | (7) Wages only (4)                          |                                    |  |
| Total accounted for by these main sources   | (65)<br>65                                     | (41)<br>49                                   | 100<br>113   | 42<br>56                                    | 31*<br>31                          | *5 of the 36 unmarried mothers had no sources of income. |



Table 5.2a Marital status of the solo mothers and whether employed; whether on benefit; and whether her earning capacity is felt to be limited by her benefit.

| Work/benefit/<br>attitude<br>to earnings limit                           | Widwd. | Divorced | Legally<br>Septd. | Living<br>Apart | Un-<br>Married | Total<br>No. | %    |
|--|--------|----------|-------------------|-----------------|----------------|--------------|------|
| Not on benefit<br>and not working  | 3      | 2        | 10                | 7               | 9              | 31           | 9.5  |
| Not on benefit<br>but working  | 5      | 21       | 45                | 18              | 20             | 109          | 34.0 |
| On benefit and<br>working  | 29     | 11       | 15                | 14              | 2              | 71           | 22.5 |
| Sub-total -<br>All working   | 34     | 32       | 60                | 32              | 22             | 180          | 56.5 |
| On benefit and<br>not working  | 28     | 15       | 43                | 17              | 5              | 108          | 34.0 |
| Sub-total -<br>All on benefit  | 57     | 26       | 58                | 31              | 7              | 179          | 56.0 |
| On benefit and<br>feeling that earning<br>capacity limited<br>by benefit | 43     | 15       | 41                | 23              | 5              | 127          | 40.0 |
| Total in each<br>marital status<br>group                                 | 65     | 49       | 113               | 56              | 36             | 319          |      |



Table 5.4a Solo mothers employed and not employed related to the number of children at home.

| No. of children<br>at home | Employed | Not employed | Total |       |
|----------------------------|----------|--------------|-------|-------|
|                            |          |              | No.   | %     |
| 1                          | 55       | 22           | 77    | 24.0  |
| 2                          | 57       | 49           | 106   | 33.0  |
| 3                          | 40       | 25           | 65    | 20.5  |
| 4                          | 14       | 21           | 35    | 11.0  |
| 5 or more                  | 14       | 22           | 36    | 11.5  |
| TOTAL                      | 180      | 139          | 319   | 100.0 |

Table 5.5a Solo mothers employed and not employed and the ages of their youngest children.

|  |     | Employed<br>Part-time | Employed<br>Full-time | Total<br>employed | Not<br>employed | Total |
|--|-----|-----------------------|-----------------------|-------------------|-----------------|-------|
| Families where the youngest child was: |     |                       |                       |                   |                 |       |
| Under school age                       | No. | 12                    | 27                    | 39                | 71              | 110   |
|  | %   | 11.0                  | 24.5                  | 35.5              | 64.5            | 100.0 |
| Primary: 5 - 12                        | No. | 42                    | 61                    | 103               | 52              | 155   |
|  | %   | 27.0                  | 39.5                  | 66.5              | 33.5            | 100.0 |
| Secondary: 13+<br>and over             | No. | 15                    | 23                    | 38                | 16              | 54    |
|  | %   | 27.5                  | 42.5                  | 70.0              | 30.0            | 100.0 |
| Total - all ages                       | No. | 69                    | 111                   | 180               | 139             | 319   |
|  | %   | 21.5                  | 35.0                  | 56.5              | 43.5            | 100   |



Table 5.6 a Occupations of solo mothers, and number of hours employed.

| Occupation  | Up to<br>10 hrs<br>p.w. | 11 - 20<br>hrs p.w. | 21 - 30<br>hrs .p.w. | 30 hrs<br>& over<br>p.w. | Hours<br>vary | Total |       |
|---|-------------------------|---------------------|----------------------|--------------------------|---------------|-------|-------|
| (1) Professional and<br>directional; e.g. teacher,<br>lecturer, accountant.   | —                       | 4                   | -                    | 11                       | 1             | 16    | 9.0   |
| (2) Semi-professional and<br>managerial; e.g. physio-<br>therapist, manageress,<br>ballet school prop.                        | 1                       | 6                   | -                    | 8                        | -             | 15    | 8.5   |
| (3) Sales & service; e.g.<br>shop assistant, company<br>rep, delivery driver, 'postie'.                                       | 2                       | 3                   | 4                    | 9                        | 2             | 20    | 11.0  |
| (4) Skilled manual; e.g.<br>hairstresser, lab.<br>technician, tailoress   | 1                       | 4                   | -                    | 6                        | 1             | 12    | 6.5   |
| (5) Semi & unskilled manual;<br>e.g. machinist, taxi<br>driver, telephonist,<br>assembly line worker.                         | -                       | 4                   | 3                    | 18                       | -             | 25    | 14.0  |
| (6) Clerical, secretarial or<br>reception; e.g. clerk,<br>school secretary, doctor's<br>receptionist, cashier.                | 2                       | 9                   | 4                    | 23                       | 1             | 39    | 21.5  |
| (7) Child-minding & house-<br>work; e.g. cleaner,<br>kitchenhand, play centre<br>supervisor, wardsmaid,<br>nursery assistant. | 6                       | 10                  | 4                    | 16                       | 6             | 42    | 23.0  |
| (8) Crafts, including dress-<br>making; e.g. designer,<br>pattern-drafter, jewellery<br>maker, pottery teacher                | -                       | 2                   | -                    | 2                        | 2             | 6     | 3.5   |
| (9) Student at Teachers'<br>College or University   | -                       | -                   | -                    | 5                        | -             | 5     | 3.0   |
| TOTAL   | 12                      | 42                  | 15                   | 98                       | 13            | 180   |       |
|   | 6.5                     | 23.5                | 8.5                  | 54.5                     | 7.0           |       | 100.0 |



Table 5.12a Solo mothers employed (full- or part-time) or not employed in the marital status groups.

|                                    | Widowed | Dvcd. | Legally<br>Septd. | Living<br>Apart | Unmrd. | No. | Total<br>% |
|------------------------------------|---------|-------|-------------------|-----------------|--------|-----|------------|
| Employed part-time                 | 25      | 9     | 15                | 12              | 4      | 65  | 20.5       |
| Employed full-time                 | 8       | 23    | 43                | 19              | 18     | 111 | 35.0       |
| Hours of employment<br>vary        | 1       | -     | 2                 | 1               | -      | 4   | 1.0        |
| Total employed                     | 34      | 32    | 60                | 32              | 22     | 180 | 56.5       |
| Not employed<br>- but wanted to be | 9       | 10    | 28                | 10              | 10     | 67  | 21.0       |
| - did not want to be               | 22      | 7     | 25                | 14              | 4      | 72  | 22.5       |
| Total not employed                 | 31      | 17    | 53                | 24              | 14     | 139 | 43.5       |
| TOTAL                              | 65      | 49    | 113               | 56              | 36     | 319 | 100.0      |

Table 5.18 Working solo mothers and the arrangements they made for their children over the holidays.

|  | Widowed | Dvcd. | Legally<br>Septd. | Living<br>Apart | Unmrd. | Total<br>No. | %     |
|--|---------|-------|-------------------|-----------------|--------|--------------|-------|
| Not applicable:  |         |       |                   |                 |        |              |       |
| doesn't work in holidays                                   | 16      | 8     | 25                | 7               | 1      | 57           | 32.0  |
| child 17+ or mother house-<br>keeps or works at home, etc. | 3       | 7     | 11                | 10              | 3      | 34           | 19.0  |
| Works during holidays....<br>and makes arrangements:       | 3       | 10    | 21                | 6               | 18     | 58           | 32.0  |
| and makes no arrangements                                  | 12      | 7     | 3                 | 9               | -      | 31           | 17.0  |
| Total  | 34      | 32    | 60                | 32              | 22     | 180          | 100.0 |



Table 5.14 Marital status groups of solo mothers, and whether working or not related to the ages of their youngest children.

| Age of youngest child | Widowed       |             | Divorced      |              | Legally Septd. |              | Living Apart  |              | Unmarried     |              | TOTAL         |              |    |    |    |       |       |       |
|-----------------------|---------------|-------------|---------------|--------------|----------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|----|----|----|-------|-------|-------|
|                       | Emp-<br>loyed | Not<br>oyed | Emp-<br>loyed | Not<br>loyed | Emp-<br>loyed  | Not<br>loyed | Emp-<br>loyed | Not<br>loyed | Emp-<br>loyed | Not<br>loyed | Emp-<br>loyed | Not<br>loyed |    |    |    |       |       |       |
| Under 5               | No. 3         | 8           | 11            | 2            | 6              | 8            | 12            | 32           | 44            | 7            | 11            | 18           | 15 | 14 | 29 | 39    | 71    | 110   |
|                       | %             |             |               |              |                |              |               |              |               |              |               |              |    |    |    | 22.0  | 51.0  | 34.5  |
| 5 - 12                | No. 19        | 14          | 33            | 21           | 8              | 29           | 38            | 19           | 57            | 18           | 11            | 29           | 7  | -  | 7  | 103   | 52    | 155   |
|                       | %             |             |               |              |                |              |               |              |               |              |               |              |    |    |    | 57.0  | 37.5  | 48.5  |
| 13 or older           | No. 12        | 9           | 21            | 9            | 3              | 12           | 10            | 2            | 11            | 7            | 2             | 9            | -  | -  | -  | 38    | 16    | 54    |
|                       | %             |             |               |              |                |              |               |              |               |              |               |              |    |    |    | 21.0  | 11.5  | 17.0  |
| TOTAL                 | No. 34        | 31          | 65            | 32           | 17             | 49           | 60            | 53           | 113           | 32           | 24            | 56           | 22 | 14 | 36 | 180   | 139   | 319   |
|                       | %             |             |               |              |                |              |               |              |               |              |               |              |    |    |    | 100.0 | 100.0 | 100.0 |



Table 6.1 Marital Status groups of the solo mothers and the ages of some of their children absent from home.

| Age of children                                       | Widowed | Divorced | Legally Separated | Living Apart | Unmarried | Total |
|---|---------|----------|-------------------|--------------|-----------|-------|
| With children 16 years or over away from home         | 16      | 7        | 11                | 9            | -         | 43    |
| With children over and under 16 away from home.       | -       | 1        | 2                 | -            | -         | 3     |
| With children 5 - 15 away from home                   | 2       | 3        | 5                 | 7            | -         | 17    |
| With children under 5 away from home                  | -       | -        | 4                 | -            | -         | 4     |
| Total number of mothers with children away from home. | 18      | 11       | 22                | 16           | -         | 67    |



## APPENDIX C

### SOCIAL SECURITY BENEFITS

Rates of Social Security cash benefits to widows, solo parents, or women alone.

| Widows Benefits, and Domestic Purposes Benefits for Solo Parents and Women Alone | 9 June 1971                      |            | 16 Feb. 1972 |            | 3 July 1974            |            | 15 Jan. 1975 |            |
|--|----------------------------------|------------|--------------|------------|------------------------|------------|--------------|------------|
|  | p.a.<br>\$                       | p.w.<br>\$ | p.a.<br>\$   | p.w.<br>\$ | p.a.<br>\$             | p.w.<br>\$ | p.a.<br>\$   | p.w.<br>\$ |
| no children  | 832.00                           | 16.00      | 889.20       | 17.10      | 1396.20                | 26.85      | 1495.00      | 28.75      |
| 1 child  | 1508.00                          | 29.00      | 1565.20      | 30.10      | 2168.40                | 41.70      | 2334.80      | 44.90      |
| 2 children   | 1586.00                          | 30.50      | 1643.20      | 31.60      | 2324.40                | 44.70      | 2490.80      | 47.90      |
| each add. child  | 78.00                            | 1.50       | 78.00        | 1.50       | 65.00                  | 1.25       | 65.00        | 1.25       |
| Basic income exemptions  |                                  |            |              |            |                        |            |              |            |
| no children  | 676.00                           | 13.00      | 676.00       | 13.00      | 884.00                 | 17.00      | 884.00       | 17.00      |
| dependent children   | 884.00                           | 17.00      | 884.00       | 17.00      | 1092.00                | 21.00      | 1092.00      | 21.00      |
| Adjustment for income above exemption  | where earnings exceed exemption  |            |              |            | Benefit reduced by \$1 |            |              |            |
|  | annual benefit reduced \$3 for   |            |              |            | for every \$2 annual   |            |              |            |
|  | every \$4 earned; weekly benefit |            |              |            | income above exemption |            |              |            |
|  | reduced 15c for every 20c        |            |              |            | up to \$1300, then \$3 |            |              |            |
|  | earned.                          |            |              |            | for every \$4.         |            |              |            |
| Family Benefit   | 78.00                            | 1.50       | 78.00        | 1.50       | 156.00                 | 3.00       | 156.00       | 3.00       |
| Supplementary Assistance, Emergency Benefits, according to circumstances.        |                                  |            |              |            |                        |            |              |            |

#### NOTES ON BENEFITS TO SOLO PARENTS

The Social Security Amendment Act 1973 provided for a (Domestic Purposes) statutory benefit to the following types of solo parent:

1. A woman who is the mother of one or more dependent children



- and who is living apart from, and has lost the support of or is being inadequately maintained by, her husband.
2. An unmarried woman who is the mother of one or more dependent children.
  3. A woman whose marriage has been dissolved by divorce and who is the mother of one or more dependent children.
  4. A woman with dependent child or children whose husband has been in a mental hospital for six months or more immediately preceding application for benefit.  
Note: Husband gets Sickness Benefit for first six months.
  5. A woman who is the mother of one or more dependent children and has lost the support of her husband through his imprisonment.
  6. A man who is the father of one or more dependent children and who has lost his wife by death, divorce or other cause.

#### NOTES:

Husband and wife include defactos. The only type of solo mother not covered by the above is a widow who of course is already covered with a statutory Widows Benefit.

The rate of benefit is the basic rate of \$28.75 per week plus an allowance of \$16.15 per week for the first child, total \$44.90, a further \$3 per week for the second child, total \$47.90 per week and an additional \$1.25 per week for each additional child.

The allowance for children is generally not payable in Domestic Purposes Benefit cases when the beneficiary is not maintaining her own establishment or not paying an adequate amount of board. The rate of benefit is the same as for Widows Benefit with an allowable income of \$21 per week.

A general qualification to qualify for benefit is that separated, single or divorced men and women must take appropriate maintenance action against the spouse or father or mother of the child. In the case of single girls this includes not only maintenance for the child but for themselves also until the child is five years of age (Domestic Proceedings Act). The Social Security Act provides that a benefit may be refused until such time as a maintenance order for the applicant and children (other than an interim order) has been obtained or a reasonable maintenance agreement entered into and registered at the Court.

Any maintenance under any such order or agreement must be assigned to the Social Security Department (Consolidated Revenue Account). If more maintenance has been received by the Department than benefit paid over an annual period the balance is refunded to the beneficiary.



As it usually takes at least six months to settle the maintenance requirement for a statutory benefit an emergency benefit is granted initially at the same rate as the statutory benefit would be. Income, however, is usually assessed on a weekly basis rather than at an annual rate in the case of the statutory benefit.

Pregnant single women are usually granted a Sickness Benefit for the last three months of pregnancy and if they decide to keep the baby and are taking maintenance action are transferred to an emergency benefit following the birth of the child. Following successful completion of maintenance action they qualify for and are transferred to the statutory Domestic Purposes Benefit.

Likewise widows are paid an emergency benefit in cases where the death of the husband cannot immediately be established (e.g. missing as result of a drowning accident etc.). Widows can also be paid an emergency benefit for first four weeks following the husband's death until entitlement to Widows Benefit is established.

#### Supplementary Assistance

Payable on account of hardship to meet commitments such as rent, rates, mortgage payments etc. Generally maximum amount \$6 per week, additional to benefit, assets also considered in deciding grant.

Lump sum grants also for clothing, bedding for beneficiary and children can be paid.

For child's first year at intermediate or secondary school Family Benefit can be paid up to a year in advance but if loss of continuing Family Benefit would cause hardship a lump sum supplementary grant for uniform of up to \$50 can be paid.



## APPENDIX D

### SOLO MOTHERS AND THE LAW

Legislation that came into force in January 1970 has made far-reaching changes in certain areas of family law. In particular there are new conciliation procedures, new grounds for separation orders, new maintenance provisions for separated wives, provision for maintenance of unmarried mothers and their children; and the abolition of the status illegitimacy. What follows is a necessarily brief outline of the legal position of the classes of solo mothers dealt with in the report. The importance of seeking legal advice early cannot be overstressed; moreover such advice must be sought from a legal practitioner not "a friend who has been through it all". Having had one's appendix removed does not qualify one to perform the same service for another, nor does having been through the domestic Court qualify anyone to proffer legal advice. No two cases are ever alike and the obtaining of expert advice is essential and quite often vital.

#### Unmarried Mothers

The Domestic Proceedings Act 1968 allows an unmarried mother, provided paternity is established, to claim:

- (i) expenses consequent upon her pregnancy (including a miscarriage) and the birth of her child, and support for one month thereafter. She can also claim funeral expenses if the child is dead. Such a claim must be made within one year of the date of the birth or miscarriage.
- (ii) a reasonable sum for the support of herself for five years if by reason of having to care for the child she cannot support herself. The making of such orders are discretionary but if made, do not exclude the making of an order under sections 35 or 36 of the Act which relate to the maintenance of children (see below).

The Status of Children Act 1969 has abolished the status of illegitimacy in New Zealand and all children, whether born in or out of marriage, are now of equal status in the eyes of the law. Whereas before 1970 the word "child" meant a legitimate child, it now includes any child born in or out of wedlock. This means that provided paternity is established, a child born out of wedlock may share in his father's estate along with his children born inside a marriage.



## Separated Wives

Any application under the Domestic Proceedings Act for separation or maintenance, or under the Guardianship Act for custody, will not be proceeded with until the conciliation requirements have been complied with, and this generally means referring the parties to a Marriage Guidance counsellor. There is also provision for one party to ask for the conciliation procedure to be set in motion in an attempt to save a marriage threatened with breakdown.

- (a) A separation agreement will generally include provisions as to maintenance and arrangements as to custody of, and access to, the children. Such a maintenance agreement may be registered, whereupon it operates as a Court order and may be enforced as such. While such agreement is in force no application can be made for a Court order.
- (b) A separation order may now be granted at the Court's discretion on the following grounds:
  - (i.) serious disharmony of such a nature that it is unreasonable to require the parties to go on living together and the parties are unlikely to be reconciled. (The Court will require all three elements to be established.)
  - (ii) any assault or violence against a wife or child of the family (this includes any child living as a member of the family).
  - (iii) any act or behaviour on the part of the defendant of such a nature that the applicant cannot reasonably be required to continue living with the defendant.

It is not now necessary to establish that a wife is in need of protection; this situation is dealt with by the granting of a non-molestation order, and though normally separation, maintenance and custody orders will be asked for together, this need not be done. A separation order can be made without a maintenance order and a maintenance order can be made even though the parties are still living together, e.g. where there is insufficient money to support two households.

Interim maintenance is obtainable if proceedings last more than one week. The Act now refers to proper maintenance and this is to be construed in relation to the means of the defendant and the needs of the applicant and the children, and slightly different criteria apply depending on whether the parties are living together or apart. (An innovation is that the husband's defacto as well as his legal obligations may be taken into account.)

No order will be made if the husband is willing to support the wife if she returns to him unless she cannot reasonably be required to cohabit, whether due to his wrongful conduct or not; but misconduct of the applicant is irrelevant if she is unable (either because of her health



or dependent children) to provide the necessities of life for herself. Subject to the above, the court can have regard to the applicant's conduct in order to decide whether to make an order and if an order is made, the amount of such order.

(Husbands can also apply for maintenance in a limited number of situations.)

Maintenance orders and agreements may be varied but they are not (unlike a Supreme Court order) automatically discharged on re-marriage. The Act contains provision for the enforcement of such orders.

Proceedings under the Act are heard in private before special domestic magistrates, and reports of such proceedings may not be published. There is provision for the Court to make any order under the Act by consent of the parties but it has a discretion as to whether it will do so, as indeed it has in the making of separation and maintenance orders. No court fees are payable in respect of any application under the Act and the dismissal of an application does not bar subsequent similar applications.

### Maintenance of Children

This is payable in respect of all children whether born inside or outside a marriage (provided of course paternity is proved) until the child reaches 16 years. If he or she is engaged in full-time education or training it may be extended until he or she reaches 20 or sooner marries. Since both parents have a duty to provide for their children an order may also be made in favour of a father against a mother or in favour of any person having custody of the children against either or both parents.

Custody and Guardianship is dealt with by the Guardianship Act 1968. This Act provides that both parents are guardians of their children born in wedlock and the mother of any born out of wedlock, though the father can apply to be made a guardian.

Guardianship ends when a child reaches 20 years or marries before this time. In granting custody orders (for the day to day care and possession of the child) the court is compelled to regard the "welfare of the child as the first and paramount consideration" and to consider the conduct of a parent only to the extent that it is relevant to the child's welfare. Custody is not therefore "a prize to be awarded to the innocent party". An access order will generally be granted to the other parent unless there are cogent reasons for refusing such an order.

The Court may not direct any child over the age of 18 to live with any person unless the circumstances are exceptional, and there is provision for a child over 16 to appeal to the Court against a decision of a parent or guardian "in an important matter" and the Court has a discretion to over-rule such a decision. Custody orders expire when the



child reaches 16, unless there are special circumstances and they will not be made in respect of children over 16, again unless there are special circumstances. Where these orders are not sufficient, the Supreme Court may place a child under the guardianship of the Court, i.e. make the child a ward of the Court.

Grounds for divorce and maintenance are set out in the Matrimonial Proceedings Act 1963. The most common grounds for divorce are:

- (i) a separation order or a separation agreement that has been in force for 2 years.
- (ii) desertion for 2 years.
- (iii) adultery.
- (iv) living apart for 4 years - in this case the "guilty" party may petition.

N.B. A wife separated from her husband, and left habitually and without just cause without reasonable maintenance may be deemed to have been deserted for the period during which she has been without maintenance.

#### Maintenance of divorced wives

As a general rule a decree will not be made absolute unless the Court is satisfied that proper arrangements have been made for the maintenance of the wife and children and that any order with respect to the matrimonial home has been complied with. Interim maintenance may be awarded until the decree absolute is made. An order for permanent maintenance may be for life (and therefore a charge on the husband's estate) but any such order will be discharged on remarriage. (N.B. Per contra maintenance awarded by the Magistrate's Court under the Domestic Proceedings Act ceases when the person liable to pay dies, but is not automatically discharged on remarriage.)

Maintenance is generally a periodic sum but in addition or alternatively in certain circumstances, a capital sum or settlement may be ordered. An application by a widow may be made against a deceased husband's estate but it must be made within 12 months of the grant of letters of administration of the estate or probate.

In assessing maintenance the Court must have regard to certain matters, e.g. the conduct of the parties, the ability of the wife to support herself, the responsibilities of the husband and any other relevant matters. The question of a husband's second marriage is relevant here though the section is not, as in the Domestic Proceedings Act, wide enough to cover a defacto responsibility.

Maintenance orders may be varied if a change in circumstances warrants this and they may be made, notwithstanding that a divorce decree has not been made, if the petition has been heard on its merits. The Act also makes provision for the maintenance of children on divorce, again up to 16 years, unless the child is being educated or trained full-



time, or is under some physical or mental disability and therefore incapable of earning a living. There is apparently in this case no automatic cessation on marriage though the order may in such circumstances be cancelled or varied. Maintenance orders in respect of children may be made even though a divorce decree is not made.

Maintenance agreements coming into force on divorce will always be carefully scrutinized by the Court since they may well be collusive.

### Matrimonial Property

Three Statutes deal with the division of matrimonial property.

1. The Domestic Proceedings Act 1968 gives a magistrate limited powers on or after the making of a separate order, or where the parties are living apart. He may (i) vest the tenancy of a "dwelling house" in one of the spouses and that spouse then becomes the tenant; (ii) vest the furniture in the same spouse. (It is an offence for either party to dispose of furniture in any way while separation proceedings are pending); (iii) on the making of a separation order, grant one party the exclusive right to occupy the matrimonial home and possession of the furniture.
2. The Matrimonial Proceedings Act 1963 gives the Supreme Court, as part of its divorce jurisdiction, power to deal with the matrimonial home. An order may be made for the occupation of the matrimonial home; a vesting order may be made in respect of a tenanted home; and in both cases an order may be made in respect of the furniture in the home. (These orders may be made, as an order for maintenance, even though the divorce petition has been dismissed.)

On the granting of a divorce decree the Court has power to order the sale of the matrimonial home and the division of the proceeds (including a settlement for the children), or the vesting of the matrimonial home in the parties as owners in common in such shares as it thinks fit. It is important to note that in assessing shares the Court has to be satisfied that both parties have made substantial contributions (though not necessarily in the form of money) to the home, and that the conduct of the spouses will be taken into account. For this reason it may often be better for a wife to proceed under the Matrimonial Property Act. (See below.)

The Act applies to a joint family home, but this does not mean that on divorce the wife is entitled to a half share in the home. (See below.)

The Court may also make orders as to settled property and restrain or set aside dispositions of property made with the intention of defeating a claim under the Act.



3. The Matrimonial Property Act 1963 is the widest in scope and gives the Court power to deal with the division of matrimonial property of all kinds, not only the matrimonial home. A magistrate has jurisdiction where the value of the home is not more than \$14,000 and in the case of other property, not more than \$5,000. Where the values are higher than these, jurisdiction is vested in the Supreme Court.

The Act can be invoked at any stage to decide property disputes; during a perfectly happy marriage, or on divorce or after the death of one or both parties. In the last two cases application must be made within 12 months of divorce or death.

The Court has a very wide discretion indeed and can make what orders it thinks fit. It can even go so far as to over-ride existing legal or equitable titles even though the party in whose favour the order is made had no legal or equitable interest in the property.

This discretion is fettered in two ways only:

- (i) it must not act in such a way as to defeat any expressed common intention of the spouses.
- (ii) it must in the case of a matrimonial home, and may in any other case, have regard to the respective contributions of the spouses to the property in dispute. Contributions are defined very widely, and need not be money but may be prudent management or services or even anything of a "usual and not extraordinary character". Moreover and importantly, wrongful conduct unrelated to the acquisition of the property in dispute or to its value is not to be taken into account.

Note that these provisions as to contributions and conduct are far wider and may be more advantageous to the applicant than those under the Matrimonial Proceedings Act.

This Act also applies to a joint family home (except where the spouses were living together at the date of death of one of them), but again this does not mean that the divorced wife is necessarily entitled to a half share in the home. A joint family home settlement is merely a protection against the home being either seized by the creditors of one spouse or being disposed of by one spouse without the other's consent and on the death of one spouse it vests absolutely in the surviving spouse.\* But where a joint family home settlement has been

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\* This may be altered by legislation currently under discussion. Furthermore it should be noted that the whole question of matrimonial property has been the subject of a report which may result in new legislation in this area of the law.



entered into because the Family Benefit has been capitalised, it may in some circumstances be held that the benefit money is a contribution by the wife.

### Widows

The position of divorced and separated widows with respect to maintenance has already been mentioned. In addition any widow may have a claim under the Family Protection Act 1955 against her deceased husband's estate if she can establish that adequate provision has not been made for her proper maintenance and support. It should be noted that both the Matrimonial Proceedings Act and the Domestic Proceedings Act provide that on the making of a separation decree or order, if one spouse dies intestate, his or her property devolves as if he or she had survived the other spouse. This prevents the surviving spouse of a marriage from taking any part of the estate of a deceased spouse dying intestate, should death occur while a separation order or decree is in force, but the right of that surviving spouse to make a claim under the Family Protection Act is specifically preserved.

A widow may also have a claim (if it arose before April 1, 1974) under the Deaths by Accidents Compensation Act 1952, against anyone who has caused the death of her husband by a wrongful act, and the measure of any such damages as are awarded, is the loss suffered as a direct result of her husband's death.

Finally, the Accident Compensation Act 1972 provides an all-embracing cover in respect of personal injury by accident in New Zealand under one of three separate schemes: (i) an earner's scheme applicable to all earners whether employees or self-employed; (ii) a motor vehicle accident scheme applicable to all persons who suffer personal injury in a motor vehicle accident and (iii) a supplementary scheme for those not covered by either of the above schemes. This scheme will apply principally to non-working women and children injured in other than motor accidents.

In addition the Act provides for compensation to be payable to dependants where death results from the accident provided the deceased would have been entitled to compensation had he lived. Those entitled to claim are:

- (a) the widow (whether married to the deceased or not) for so long as she would in the opinion of the Accident Compensation Commission (which administers the scheme) have been totally dependent upon the deceased had he lived. The rate of compen-

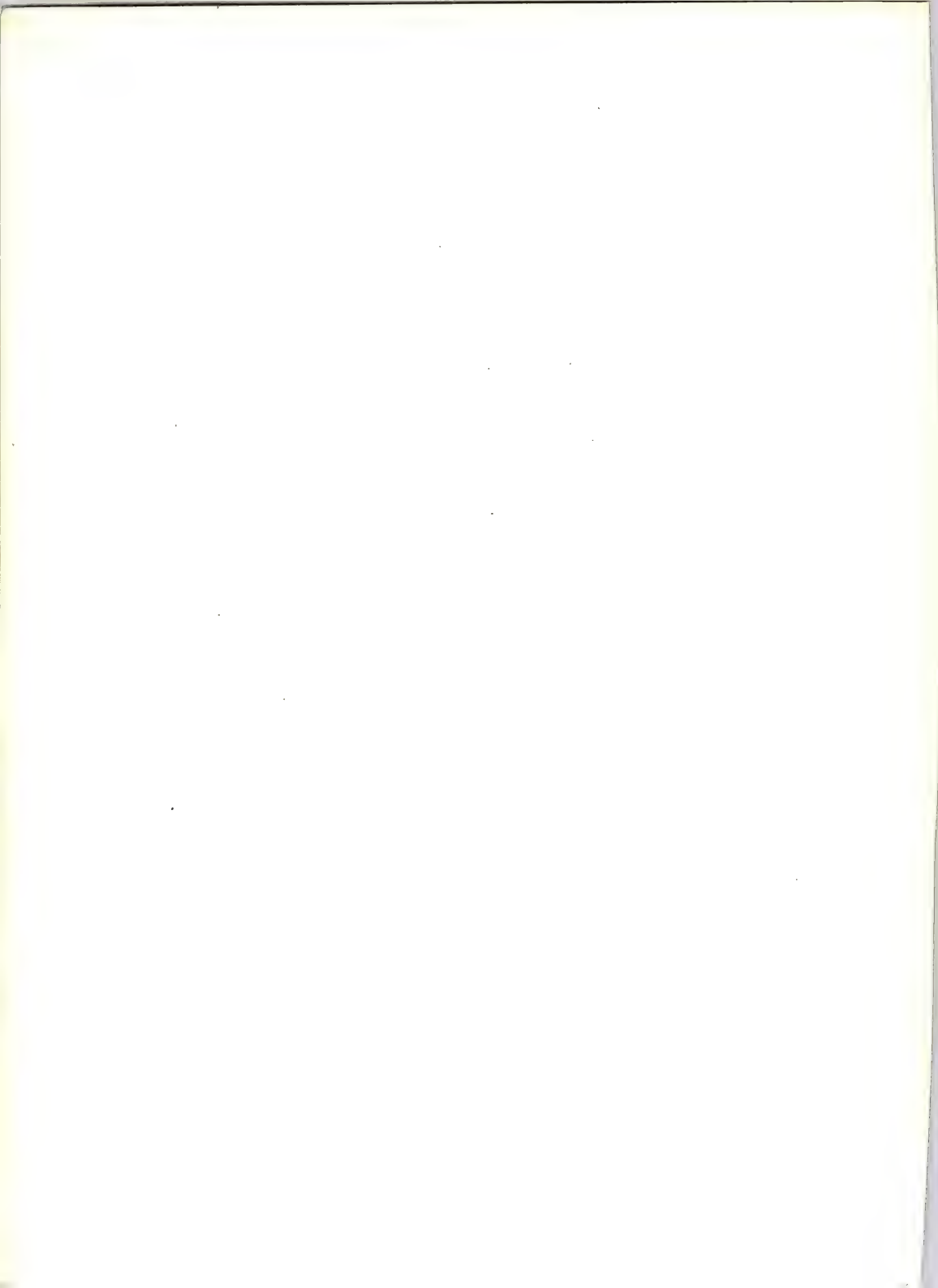


sation is one-half of what would have been payable to the deceased.

- (b) The children of the deceased while they are minors who would have been totally dependent on the deceased if he had lived. The rate for each child is one-sixth of the compensation that the deceased would have been entitled to, or one-third if both parents are killed. "Child" here includes a child born out of wedlock.

Though compensation is payable only by periodic sums there is provision to make lump sum payments to widows and children. This will not exceed \$1,000 in the former case and \$500 in the latter. Where a widow remarries before the age of 63 she is entitled to a lump sum payment equivalent to two years' compensation.







| Organisation  | Accommodation  | Child Care or Playcentre   | Companionship  | Employment  | Finance  | Physical Health  | Psychological & Emotional Help  | Any other way  |
|---|--|--|--|---|--|--|---|--|
| Aldersgate, 309 Durham St. 65-030                                   | Will help to find it. Church members sometimes offer it.   | Through personal interest of members   | Ditto  | Will help to find it  | Crisis help available.   |  | Full counselling service available  |  |
| Anglican Social Services, Church House, 84 Gloucester St. 66-169    | For 3 girls with their child in a home with 2 years. "A" resident couple. Temporary to enable girl to establish herself with aid of counselling. | For 10 infants under 2 years. "A" registration, skilled staff  |  |   | Available as required for emergency situations or to subsidise child care costs.   |  | Counselling in relationships & guidance in use of community facilities  |  |
| Birthright P.O. Box 1971 383-270                                    | a) Assistance in obtaining State Housing in deserving cases<br>b) Providing holidays for children under its care                                 | Not directly   | Not as such. Counsellors allotted to each family to assist in a counselling capacity.                          |   | Limited assistance in urgent cases. Grants sometimes made in cases where expenses would normally be met by the father  | Assistance is sometimes given when other social services are not available                   |   | Principally the Socy is involved in counselling in situations where the father would normally be present but for varying reasons is not. |
| Catholic Social Services, 192 Montreal St. 64-002                   | For the pregnant single girl accommodation is offered with families and to a lesser extent for the girl keeping the baby                         | Foster home placements can be arranged, 7 day a week or Mon-Fri as required  | We can arrange for suitable people to befriending solo parents   | Very occasionally part-time employment can be offered, usually of a domestic nature   | Emergency grants & small loans made when necessary; usually able to provide children's clothing, prams, cots, etc.   | Referral to medical practitioner   | 4 Social workers available for counselling  | Budgeting advice provided in some cases.   |
| Cholmondeley Memorial Children's Home, Office - 222 High St: 77-751 |  | The Home can take children between the ages of 3-12 where the doctor recommends help for a solo mother under strain, for a period of 2-4 weeks approx. |  |   |  |  |   |  |
| ChCh City Mission 275 Hereford St. 66-169                           | Emergency accommodation  |  | Mothercraft groups at Open Door teaching Child Care, Budgeting, etc.   | Voluntary work at Clothing Store or Open Door   | Provision of emergency help by means of grocery orders, clothing & furniture   |  | Counselling work done in conjunction with Open Door & Emergency Accommodation. Group discussions held informally.   |  |
| N.Z. Family Planning Assoc. (ChCh Branch) 413 Durham St. 70-907     |  |  |  |   |  | Cervical smears  | Counselling service for psycho-sexual problems  | Contraceptive advice if necessary.   |
| ChCh Free Kindergarten Assoc. 333 Manchester St. 77-946             |  | 5 mornings or 3 afternoons at Kindergarten. Children must be enrolled on 2nd birthday and take normal place on waiting list                            | Parent/Teacher group meetings. Mother helpers (voluntary) in Kindergarten                                      | Permanent only if trained Kindergarten teacher. Relieving for short periods if untrained.                                   |  | Regular inspection at Kindergarten by Health Dept. (children only)                           | A child can be referred to Psychologist services if teacher and parent consider this necessary.   |  |
| Good Samaritan Society, P.O. Box 28004                              | Temporary accommodation to anyone is always available  | Some child care, temporary accommodation and day care is often supplied  | Frequent visiting  | Sometimes   |  | Care given, though not professionally  | Visiting, but not professionally  |  |
| Health Dept. Reserve Bank Bldg Hereford St. 62-449                  | Nil offered but public health nurses & other field officers might assist in finding accommodation for deserving cases.                           | It is not provided by Dept. but advice is given on the facilities available.   | Individuals & groups are made aware of group activities in the community where companionship could be provided | Solo parents would have an equal opportunity of employment in the Health Dept. but employment is not found by field workers | Information regarding possibilities of financial help from either Govt or voluntary agencies is provided   | Children of solo parents are examined at pre-school clinics and also, if referred, at school | Where psychological and emotional help is required a public health nurse may give support or refer to either Govt or voluntary agencies where more assistance may be avail. | Answering telephone enquiries and giving advice on many and varied topics  |
| ChCh Household Budget Service                                       |  |  |  |   | Initially a counsellor is available to draw up a budget of family finances. On application an adviser may be appointed as co-signatory to the family cheque a/c into which all income is paid. Adviser controls all payments/withdrawals from this service on application. There is a small charge |  |   |  |







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